

12.5.261

ABSTRACT OF REPORTS OF CONDITION OF NATIONAL BANKS NO. 261

TREASURY DEPARTMENT

OFFICE OF THE COMPTROLLER OF THE CURRENCY

Washington, D. C., Mar. 21, 1957

Condition of National Banks in the United States on
Dec. 31, 1955, Apr. 10, 1956, June 30, 1956, Sept. 26, 1956 and Dec. 31, 1956

[In thousands of dollars]



	Dec. 31, 1955 (4,700 banks)	Apr. 10, 1956 (4,689 banks)	June 30, 1956 (4,675 banks)	Sept. 26, 1956 (4,671 banks)	Dec. 31, 1956 (4,659 banks)
ASSETS					
Loans and discounts, including overdrafts.....	43,559,726	44,516,000	45,999,400	47,031,601	48,248,332
U. S. Government securities, direct obligations.....	33,686,583	31,872,384	30,653,137	31,036,665	31,675,780
Obligations guaranteed by U. S. Government.....	4,223	4,073	4,132	3,662	4,305
Obligations of States and political subdivisions.....	6,993,984	7,111,377	7,094,478	7,056,565	7,025,220
Other bonds, notes, and debentures.....	1,955,466	1,866,784	1,736,150	1,681,609	1,561,568
Corporate stocks, including stocks of Federal Reserve banks.....	217,074	228,840	230,864	232,852	236,521
<i>Total loans and securities.....</i>	<i>86,417,066</i>	<i>85,599,458</i>	<i>85,718,161</i>	<i>87,042,964</i>	<i>88,751,724</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	25,763,440	23,238,461	23,609,546	23,356,736	27,082,497
Bank premises owned, furniture and fixtures.....	962,111	1,001,858	1,031,707	1,063,287	1,088,855
Real estate owned other than bank premises.....	23,709	28,460	29,589	33,367	33,442
Investments and other assets indirectly representing bank premises or other real estate.....	78,539	74,650	79,187	81,016	83,963
Customers' liability on acceptances.....	125,671	158,305	162,221	200,139	262,397
Income accrued but not yet collected.....	225,712	222,831	229,972	237,155	237,865
Other assets.....	153,749	183,183	175,912	160,686	161,239
Total assets.....	113,750,287	110,507,206	111,036,295	112,175,340	117,701,982
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	58,192,878	54,974,940	54,492,378	55,373,256	59,582,348
Time deposits of individuals, partnerships, and corporations.....	25,151,638	25,322,058	25,760,836	25,976,713	26,270,576
Deposits of U. S. Government and postal savings.....	2,364,385	2,454,930	3,224,359	3,103,803	2,360,270
Deposits of States and political subdivisions.....	7,341,424	7,208,503	7,607,153	6,897,426	7,467,413
Deposits of banks.....	9,320,515	8,576,201	8,408,890	8,437,734	9,850,100
Other deposits (certified and cashiers' checks, etc.).....	1,847,249	1,378,800	1,642,785	1,434,095	1,964,116
Total deposits.....	104,217,989	99,915,432	101,136,401	101,223,027	107,494,823
<i>Demand deposits.....</i>	<i>76,894,669</i>	<i>72,395,202</i>	<i>73,108,910</i>	<i>72,991,341</i>	<i>79,027,557</i>
<i>Time deposits.....</i>	<i>27,323,420</i>	<i>27,520,230</i>	<i>28,027,491</i>	<i>28,231,686</i>	<i>28,467,268</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	107,796	891,068	150,884	749,376	18,654
Mortgages or other liens on bank premises and other real estate.....	1,015	876	907	849	1,328
Acceptances outstanding.....	136,657	172,769	170,758	211,654	273,748
Income collected but not yet earned.....	424,991	446,829	456,943	492,860	492,165
Expenses accrued and unpaid.....	439,535	440,280	370,734	495,505	490,025
Other liabilities.....	486,375	461,613	492,868	561,026	499,107
Total liabilities.....	105,814,358	102,328,867	102,782,495	103,734,297	109,229,850
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	2,472,624	2,555,492	2,575,432	2,597,113	2,638,108
Surplus.....	3,828,335	3,971,001	4,006,626	4,044,111	4,138,783
Undivided profits.....	1,368,808	1,392,294	1,413,837	1,541,333	1,439,937
Reserves and retirement account for preferred stock.....	266,162	259,552	257,905	259,486	255,304
Total capital accounts.....	7,935,929	8,178,339	8,253,800	8,441,043	8,472,132
Total liabilities and capital accounts.....	113,750,287	110,507,206	111,036,295	112,175,340	117,701,982
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	3,916	3,754	3,684	3,668	3,633
Class B preferred stock.....	250	175	175	175	175
Common stock.....	2,468,458	2,551,563	2,571,573	2,593,270	2,634,300
Total.....	2,472,624	2,555,492	2,575,432	2,597,113	2,638,108
Retirable value of preferred capital stock:					
Class A preferred stock.....	4,161	3,999	3,859	3,843	3,808
Class B preferred stock.....	275	200	200	200	200
Total.....	4,436	4,199	4,059	4,043	4,008
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	13,914,353	14,885,591	14,494,292	14,432,148	13,898,348

RAY M. GIDNEY,
Comptroller of the Currency.

**Loans and U. S. Government Obligations Held by National Banks, Dec. 31, 1955, Apr. 10, 1956, June 30, 1956,
Sept. 26, 1956, and Dec. 31, 1956**

[In thousands of dollars]

	Dec. 31, 1955 (4,700 banks)	Apr. 10, 1956 (4,689 banks)	June 30, 1956 (4,675 banks)	Sept. 26, 1956 (4,671 banks)	Dec. 31, 1956 (4,659 banks)
Loans and discounts (including rediscounts and overdrafts):					
Real estate loans:					
Secured by farm land	505, 556	511, 898	519, 399	520, 465	516, 487
Secured by residential properties:					
Insured by Federal Housing Administration	2, 787, 600	2, 849, 026	2, 912, 975	2, 983, 862	3, 022, 773
Insured or guaranteed by Veterans' Administration	2, 242, 344	2, 274, 408	2, 320, 516	2, 344, 662	2, 330, 642
Not insured or guaranteed by FHA or VA	3, 500, 078	3, 603, 825	3, 744, 789	3, 856, 694	3, 931, 868
Secured by other properties	1, 986, 245	2, 047, 618	2, 125, 640	2, 204, 858	2, 264, 175
Loans to banks	204, 558	422, 057	240, 261	599, 906	247, 223
Loans to brokers and dealers in securities	1, 144, 568	1, 035, 121	1, 032, 642	968, 640	1, 127, 691
Other loans for purchasing or carrying securities	696, 034	702, 413	673, 483	690, 547	722, 574
Loans to farmers directly guaranteed by the Commodity Credit Corporation	513, 251	356, 624	234, 494	191, 182	329, 777
Other loans to farmers (excluding loans on real estate)	1, 591, 326	1, 600, 575	1, 728, 399	1, 728, 899	1, 577, 816
Commercial and industrial loans (including open market paper)	18, 313, 006	18, 874, 974	19, 688, 876	20, 086, 714	21, 146, 983
Other loans to individuals for personal expenditures:					
Passenger automobile installment loans	3, 216, 420	3, 336, 005	3, 470, 582	3, 505, 864	3, 510, 163
Other retail consumer installment loans	1, 198, 692	1, 182, 141	1, 336, 958	1, 351, 785	1, 461, 394
Residential repair and modernization installment loans	1, 022, 065	1, 005, 953	1, 050, 512	1, 090, 794	1, 125, 735
Other installment loans for personal expenditures	1, 253, 955	1, 299, 246	1, 321, 850	1, 350, 856	1, 371, 334
Single-payment loans for personal expenditures	2, 718, 439	2, 781, 050	2, 920, 298	2, 896, 208	2, 937, 855
All other loans	1, 302, 418	1, 308, 205	1, 371, 662	1, 358, 767	1, 418, 253
Overdrafts	35, 542	34, 191	37, 136	39, 955	39, 131
Total gross loans	44, 232, 097	45, 225, 330	46, 730, 472	47, 770, 658	49, 081, 874
Less valuation reserves	672, 371	709, 330	731, 072	739, 057	833, 542
Net loans	43, 559, 726	44, 516, 000	45, 999, 400	47, 031, 601	48, 248, 332
U. S. Government obligations, direct and guaranteed:					
Direct obligations:					
Treasury bills	2, 014, 500	1, 329, 561	1, 254, 693	1, 510, 412	2, 808, 148
Treasury certificates of indebtedness	1, 265, 491	1, 039, 808	635, 368	1, 201, 172	1, 050, 974
Treasury notes	7, 526, 926	7, 194, 994	6, 696, 534	6, 536, 197	6, 246, 695
United States nonmarketable bonds (savings, investment series A-1965, B-1975-80, and depositary bonds)	1, 285, 164	1, 121, 200	1, 059, 374	1, 040, 080	977, 956
Other bonds maturing in 5 years or less	6, 889, 642	6, 702, 892	6, 640, 233	7, 059, 582	11, 278, 985
Other bonds maturing in 5 to 10 years	11, 951, 479	11, 838, 960	11, 478, 124	10, 696, 020	6, 321, 261
Other bonds maturing in 10 to 20 years	2, 591, 725	2, 545, 199	2, 792, 794	2, 905, 237	2, 898, 866
Bonds maturing after 20 years	161, 656	99, 770	96, 017	87, 965	92, 895
Total	33, 686, 583	31, 872, 384	30, 653, 137	31, 036, 665	31, 675, 780
Obligations guaranteed by U. S. Government (Federal Housing Administration debentures)	4, 223	4, 073	4, 132	3, 662	4, 305
Total U. S. Government obligations, direct and guaranteed	33, 690, 806	31, 876, 457	30, 657, 269	31, 040, 327	31, 680, 085

Demand and Time Deposits, Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection, Reported by National Banks on Dec. 31, 1955, Apr. 10, 1956, June 30, 1956, Sept. 26, 1956, and Dec. 31, 1956

[In thousands of dollars]

	Dec. 31, 1955 (4,700 banks)	Apr. 10, 1956 (4,689 banks)	June 30, 1956 (4,675 banks)	Sept. 26, 1956 (4,671 banks)	Dec. 31, 1956 (4,659 banks)
Demand deposits:					
Deposits of individuals, partnerships, and corporations.....	58,192,878	54,974,940	54,492,378	55,373,256	59,582,348
Deposits of U. S. Government.....	2,094,129	2,189,321	2,960,241	2,844,837	2,102,490
Deposits of States and political subdivisions.....	5,946,918	5,737,389	6,130,211	5,448,089	6,051,170
Deposits of banks in the United States (excluding reciprocal balances, except those of private banks and American branches of foreign banks).....	8,245,156	7,550,957	7,345,324	7,321,476	8,741,375
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	568,239	563,795	532,971	569,588	586,058
Certified and cashiers' checks (including dividend checks), letters of credit and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).....	1,847,249	1,378,800	1,642,785	1,434,095	1,964,116
Total demand deposits.....	76,894,569	72,395,202	73,103,910	72,991,341	79,027,557
Time deposits:					
Deposits of individuals, partnerships, and corporations.....	25,151,538	25,322,058	25,760,836	25,976,713	26,270,576
Deposits of U. S. Government.....	257,170	252,762	251,266	246,110	245,029
Postal savings deposits.....	13,086	12,847	12,852	12,856	12,751
Deposits of States and political subdivisions.....	1,394,506	1,471,114	1,476,942	1,449,337	1,416,243
Deposits of banks in the United States (including private banks and American branches of foreign banks).....	24,959	20,233	22,447	23,327	20,828
Deposits of banks in foreign countries (including balances of foreign branches of other American banks).....	482,161	441,216	508,148	523,343	501,839
Total time deposits.....	27,323,420	27,520,230	28,032,491	28,231,686	28,467,266
Cash, balances with other banks, including reserve balances, and cash items in process of collection:					
Cash items in process of collection, including exchanges for clearing house.....	7,224,912	5,262,077	6,190,840	5,548,494	7,737,542
Demand balances with banks in the United States (except reciprocal balances and all balances with private banks and American branches of foreign banks).....	5,750,609	5,064,190	5,136,515	4,826,146	6,127,085
Other balances with banks in the United States (including private banks and American branches of foreign banks).....	19,817	18,996	19,992	19,986	19,523
Balances with banks in foreign countries (including balances with foreign branches of other American banks).....	42,368	33,073	30,943	81,025	24,792
Currency and coin.....	1,388,250	1,456,627	1,178,332	1,574,263	1,706,507
Reserve with Federal Reserve banks ¹	11,337,484	11,403,498	11,052,924	11,306,822	11,467,048
Total.....	25,763,440	23,238,461	23,609,546	23,356,736	27,082,497

¹ Includes reserve with approved national banking associations for nonmember national banks in possessions.

Condition of National Banks, by Classes, Dec. 31, 1956

[In thousands of dollars]

	Central Reserve city banks (13 banks)	Other Reserve city banks (188 banks)	Country banks (member banks) (4,450 banks) ¹	Nonmember banks (8 banks)	Total (4,659 banks)
ASSETS					
Loans and discounts, including overdrafts.....	6,466,520	23,144,270	18,498,495	139,047	48,248,332
U. S. Government obligations, direct and guaranteed.....	2,967,477	12,672,554	15,927,733	112,321	31,680,085
Obligations of States and political subdivisions.....	703,781	2,891,718	3,413,806	15,915	7,025,220
Other bonds, notes, and debentures.....	170,406	575,447	808,004	7,709	1,561,566
Corporate stocks, including stocks of Federal Reserve banks.....	37,587	116,290	82,644	-----	236,521
<i>Total loans and securities.....</i>	<i>10,345,771</i>	<i>39,400,279</i>	<i>38,750,682</i>	<i>274,992</i>	<i>88,751,724</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	3,514,714	13,046,858	10,444,660	76,265	27,082,497
Bank premises owned, furniture and fixtures.....	45,948	484,158	554,124	4,625	1,088,855
Real estate owned other than bank premises.....	-----	11,594	21,663	185	33,442
Investments and other assets indirectly representing bank premises or other real estate.....	150	60,185	23,295	333	83,963
Customers' liability on acceptances.....	68,840	189,593	3,954	10	262,397
Income accrued but not yet collected.....	39,793	134,357	63,018	697	237,865
Other assets.....	54,063	58,231	48,660	285	161,239
Total assets.....	14,069,279	53,385,255	49,890,056	357,392	117,701,982
LIABILITIES					
Demand deposits of individuals, partnerships, and corporations.....	7,584,569	26,349,900	25,505,725	142,154	59,582,348
Time deposits of individuals, partnerships, and corporations.....	1,604,757	11,201,721	13,357,060	107,038	26,270,576
Deposits of U. S. Government and postal savings.....	341,003	1,011,832	966,434	41,001	2,360,270
Deposits of States and political subdivisions.....	321,118	3,186,048	3,925,742	34,505	7,467,413
Deposits of banks.....	2,372,191	6,162,914	1,308,694	6,301	9,850,100
Other deposits (certified and cashiers' checks, etc.).....	347,887	799,980	813,807	2,442	1,964,116
Total deposits.....	12,571,525	48,712,395	45,877,462	333,441	107,494,823
<i>Demand deposits.....</i>	<i>10,684,166</i>	<i>36,407,660</i>	<i>31,757,111</i>	<i>198,620</i>	<i>79,027,557</i>
<i>Time deposits.....</i>	<i>1,887,359</i>	<i>12,304,755</i>	<i>14,140,551</i>	<i>184,821</i>	<i>28,467,266</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	-----	3,063	15,591	-----	18,654
Mortgages or other liens on bank premises and other real estate.....	-----	442	863	23	1,328
Acceptances outstanding.....	72,259	197,395	4,084	10	273,748
Income collected but not yet earned.....	35,026	237,721	218,698	720	492,165
Expenses accrued and unpaid.....	62,878	256,582	129,526	1,039	450,025
Other liabilities.....	179,818	276,551	42,582	156	499,107
Total liabilities.....	12,921,506	49,684,149	46,288,806	335,389	109,229,850
CAPITAL ACCOUNTS					
Capital stock (see memoranda below).....	418,305	1,122,148	1,091,505	6,150	2,638,108
Surplus.....	577,805	1,917,631	1,633,947	9,400	4,138,783
Undivided profits.....	114,037	600,905	721,183	3,812	1,439,937
Reserves and retirement account for preferred stock.....	37,626	60,422	154,615	2,641	255,304
Total capital accounts.....	1,147,773	3,701,106	3,601,250	22,003	8,472,132
Total liabilities and capital accounts.....	14,069,279	53,385,255	49,890,056	357,392	117,701,982
MEMORANDA					
Par value of capital stock:					
Class A preferred stock.....	1,500	-----	2,133	-----	3,633
Class B preferred stock.....	-----	-----	175	-----	175
Common stock.....	416,805	1,122,148	1,089,197	6,150	2,634,300
Total.....	418,305	1,122,148	1,091,505	6,150	2,638,108
Retirable value of preferred stock:					
Class A preferred stock.....	1,500	-----	2,308	-----	3,808
Class B preferred stock.....	-----	-----	200	-----	200
Total.....	1,500	-----	2,508	-----	4,008
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securities sold with agreement to repurchase).....	1,122,410	6,500,192	6,178,780	96,966	13,898,348

¹ Includes 1 member bank in Alaska.

Condition of National Banks, by States, Dec. 31, 1956

ASSETS
[In thousands of dollars]

Location	Number of banks	Loans and discounts (including overdrafts)	U. S. Government obligations, direct and guaranteed	Obligations of States and political subdivisions	Other bonds, notes, and debentures	Corporate stocks, including Federal Reserve banks	Cash, balances with other banks, including reserve balances, and cash items in process of collection	Bank premises owned, furniture and fixtures	Real estate owned other than bank premises	Investments and other assets indirectly representing bank premises or other real estate	Customers' liability on acceptances	Income accrued but not yet collected	Other assets	Total
Maine.....	30	141,707	80,792	12,455	8,732	666	60,610	4,294	148	315	-----	410	254	310,383
New Hampshire.....	50	120,873	67,836	16,194	3,769	569	68,900	2,732	521	57	-----	12	165	281,628
Vermont.....	34	77,378	51,113	10,001	3,544	355	34,079	1,926	180	348	-----	231	91	179,266
Massachusetts.....	110	1,758,218	831,063	134,502	38,757	9,976	866,866	34,483	448	213	30,981	7,949	4,655	3,718,111
Rhode Island.....	5	265,275	113,872	48,884	2,667	1,262	78,962	7,652	24	-----	1,653	1,248	453	521,962
Connecticut.....	38	467,032	351,527	114,062	13,209	2,198	272,470	13,551	557	330	-----	1,595	1,456	1,238,020
Total New England States.....	267	2,830,503	1,496,203	336,078	70,678	15,026	1,381,887	64,638	1,878	1,263	32,667	11,445	7,074	6,249,360
New York.....	289	5,236,987	2,302,495	716,364	127,117	30,911	2,433,792	84,176	1,547	3,131	63,539	29,172	54,738	11,083,969
New Jersey.....	174	1,409,274	1,114,831	351,038	61,054	5,876	656,971	42,410	638	347	82	7,871	3,474	3,653,866
Pennsylvania.....	510	3,558,351	2,138,843	628,282	165,839	22,429	1,734,920	92,620	1,545	3,822	5,828	14,393	10,422	8,377,294
Delaware.....	8	13,290	11,973	2,292	667	98	6,434	561	-----	-----	-----	-----	16	35,331
Maryland.....	56	344,691	353,135	73,372	1,862	1,862	259,236	9,608	45	287	107	1,549	2,711	1,058,765
District of Columbia.....	8	378,746	305,615	24,901	16,001	1,569	222,701	14,313	393	-----	-----	861	614	965,714
Total Eastern States.....	1,045	10,941,339	6,226,892	1,796,249	382,840	62,745	5,314,054	243,688	4,168	7,587	69,556	53,846	71,975	25,174,939
Virginia.....	132	709,615	495,285	95,311	26,505	3,285	410,571	21,125	695	1,171	407	1,618	1,715	1,767,284
West Virginia.....	76	217,050	260,864	26,633	7,955	1,845	167,021	6,867	131	-----	-----	304	672	688,842
North Carolina.....	47	289,550	188,691	37,071	13,423	1,481	186,294	8,961	141	-----	54	917	633	727,216
South Carolina.....	27	212,916	176,171	31,377	11,169	970	155,257	5,951	371	1	11	723	561	595,478
Georgia.....	52	645,610	309,188	78,617	15,874	2,555	378,618	19,523	1,567	-----	-----	1,808	1,014	1,454,374
Florida.....	94	863,005	778,703	156,828	22,349	4,005	705,979	33,216	1,138	4,274	158	5,124	2,294	2,577,073
Alabama.....	69	504,301	347,210	115,779	23,539	2,307	353,402	12,540	564	1,492	108	2,615	1,691	1,365,548
Mississippi.....	27	105,622	82,905	36,342	2,293	628	81,251	3,786	214	-----	-----	354	491	314,386
Louisiana.....	41	690,914	591,107	115,077	24,395	2,972	563,600	16,455	649	500	3,530	5,081	1,267	1,985,547
Texas.....	452	3,433,268	2,021,333	367,427	102,725	15,460	2,811,996	132,560	7,876	5,234	71,301	11,076	6,154	8,986,410
Arkansas.....	54	198,229	163,733	61,928	8,666	1,047	154,627	6,461	388	30	-----	960	341	596,410
Kentucky.....	89	305,118	280,486	40,617	13,087	1,617	237,044	7,158	203	182	30	1,101	378	887,021
Tennessee.....	73	861,067	502,165	112,095	15,571	3,544	580,383	21,329	347	-----	10,272	2,724	1,013	2,110,510
Total Southern States.....	1,233	9,006,265	6,197,821	1,275,102	287,551	41,216	6,786,043	295,933	14,284	13,384	85,871	34,405	18,224	24,056,099
Ohio.....	229	2,070,440	1,696,310	293,425	63,243	9,379	1,223,446	52,376	308	3,127	87	8,407	4,606	5,425,184
Indiana.....	123	910,295	982,893	131,819	28,468	3,944	661,292	24,979	399	33	59	3,830	2,792	2,750,803
Illinois.....	393	4,646,697	3,835,501	694,151	204,870	21,124	2,770,564	40,615	1,385	2,269	5,507	25,345	8,845	12,256,873
Michigan.....	75	1,666,684	1,475,404	274,563	26,152	8,563	831,977	34,241	1,041	4,818	97	10,493	4,211	4,341,244
Wisconsin.....	95	700,467	595,760	87,897	50,808	2,944	452,014	13,875	463	-----	57	3,391	2,990	1,910,666
Minnesota.....	178	1,134,829	656,765	164,113	47,605	4,467	668,646	17,141	972	5,187	846	6,433	1,824	2,708,828
Iowa.....	95	332,279	282,584	76,080	14,247	1,406	228,992	6,065	127	1,357	105	1,350	533	945,125
Missouri.....	76	904,098	627,387	101,042	27,157	4,557	713,859	10,678	948	974	1,167	3,723	1,230	2,396,820
Total Middle Western States.....	1,264	12,365,789	10,152,634	1,823,000	462,550	56,384	7,553,790	199,970	5,643	17,765	7,925	62,972	27,031	32,735,543
North Dakota.....	38	119,355	107,124	14,329	9,539	432	57,116	3,429	513	249	-----	867	144	313,100
South Dakota.....	34	132,789	105,734	14,579	6,876	493	64,016	2,828	400	-----	1,079	283	329,077	-----
Nebraska.....	123	404,161	336,356	85,504	16,802	1,807	307,338	7,914	156	1,000	-----	2,087	356	1,163,481
Kansas.....	170	384,271	388,793	104,247	26,696	1,840	327,229	8,722	201	178	-----	1,386	1,182	1,244,745
Montana.....	40	134,556	128,330	18,671	10,022	456	88,370	5,254	93	-----	989	113	386,854	-----
Wyoming.....	25	84,136	102,344	10,969	3,905	372	62,964	1,803	617	-----	421	91	267,622	-----
Colorado.....	77	472,523	377,897	40,608	12,511	1,943	318,980	7,203	435	288	-----	2,421	1,516	1,236,325
New Mexico.....	26	142,663	149,023	12,996	1,808	445	113,695	5,075	339	-----	337	176	426,557	-----
Oklahoma.....	197	701,116	545,446	151,072	35,805	3,428	603,329	16,534	556	3,681	1,957	2,415	2,434	2,067,773
Total Western States.....	730	2,575,573	2,241,047	452,975	123,964	11,216	1,943,037	58,762	3,310	5,396	1,957	12,002	6,295	7,435,534
Washington.....	27	1,081,840	554,230	152,166	30,834	3,743	530,699	30,912	1,099	480	360	4,689	1,465	2,392,577
Oregon.....	12	781,971	506,861	156,744	13,396	2,784	308,416	22,565	118	-----	180	6,484	2,545	1,802,064
California.....	49	7,716,999	3,714,974	931,690	164,042	40,830	2,846,826	145,186	2,305	28,204	63,800	47,713	22,470	15,725,039
Idaho.....	10	191,913	159,224	14,961	3,105	630	78,588	5,958	55	21	-----	126	293	455,144
Utah.....	7	177,948	102,304	18,825	2,986	494	87,958	1,229	2	4,750	3	54	236	396,789
Nevada.....	3	98,261	86,537	8,532	6,882	327	33,377	3,804	9	-----	-----	834	231	238,794
Arizona.....	3	337,882	126,829	42,808	5,029	1,118	140,224	11,482	380	4,765	68	2,598	3,083	676,272
Total Pacific States.....	111	10,386,814	5,251,019	1,325,726	226,274	49,926	4,026,358	221,136	3,974	38,220	64,411	62,498	30,323	21,686,679
Total United States (exclusive of possessions).....	4,650	48,106,283	31,565,616	7,009,240	1,553,857	236,513	27,005,169	1,084,127	33,257	83,615	262,387	237,168	160,922	117,338,154
Alaska (member and nonmember banks).....	7	40,759	55,031	5,603	5,432	8	29,138	1,665	185	348	-----	1	128	138,298
The Territory of Hawaii (nonmember bank).....	1	97,665	53,730	10,377	2,275	-----	46,274	3,058	-----	-----	10	624	181	214,194
Virgin Islands of the United States (nonmember bank).....	1	3,625	5,708	-----	2	-----	1,916	5	-----	-----	-----	72	8	11,336
Total possessions.....	9	142,049	114,469	15,980	7,709	8	77,328	4,728	185	348	10	697	317	363,828
Total United States and possessions.....	4,659	48,248,332	31,680,085	7,025,220	1,561,566	236,521	27,082,497	1,088,855	33,442	83,963	262,397	237,865	161,239	117,701,982
New York City (central Reserve city).....	2	3,326,124	1,210,287	400,868	70,152	23,000	1,742,329	35,612	-----	-----	63,428	22,234	49,635	6,943,660
Chicago (central Reserve city).....	11	3,140,396	1,757,190	302,913	100,254	14,587	1,772,385	10,336	-----	150	5,412	17,559	4,428	7,125,610
Other Reserve cities.....	188	23,144,270	12,672,554	2,891,718	575,447	116,290	13,046,858	484,158	11,594	60,185	189,593	134,357	58,231	53,385,255
Country banks (member banks) ¹	4,450	18,498,495	15,927,733	3,413,806	808,004	82,644	10,444,660	554,124	21,663	23,295	3,954	63,018	48,660	49,800,056
Possessions (nonmember banks).....	8	139,047	112,321	15,915	7,709	-----	76,265	4,625	185	333	10	697	285	357,392

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	10	117,170	100,349	28,454	3,054	575	60,996	5,021	17	-----	33	678	964	317,311
New Jersey, District No. 2.....	106	1,095,726	815,128	277,049	40,034	4,383	502,551	31,609	305	347	82	6,550	2,097	2,775,861
Kentucky, District No. 4.....	48	124,466	112,813	16,449	4,840	656	94,009	3,658	145	-----	207	96	357,378	-----
Pennsylvania, District No. 4.....	113	1,683,832	945,117	301,439	51,411	12,463	798,035	40,269	132	72	236	10,235	3,960	3,847,201
West Virginia, District No. 4.....	7	15,772	15,931	1,135	804	116	8,879	205	-----	-----	-----	7	42,849	-----
Louisiana, District No. 6.....	26	523,412	489,007	86,064	16,965	2,231	451,787	13,217	505	500	3,530	4,092	1,059	1,592,459
Mississippi, District No. 6.....	16	87,443	63,295	20,250	1,356	513	65,299	3,131	214	500	-----	350	372	251,723
Tennessee, District No. 6.....	63	463,851	380,192	69,175	12,851	2,018	354,581	13,951	157	42	1,712	779	1,299,312	-----
Indiana, District No. 7.....	86	782,571	859,870	122,296	24,860	3,380	581,344	21,252	377	33	50	3,621	2,252	2,401,927
Illinois, District No. 7.....	274	4,413,174	3,506,603	629,382	181,857	19,953	2,601,232	35,678	937	2,026	5,488	24,672	8,274	11,429,276
Michigan, District No. 7.....	49	1,600,335	1,413,536	259,300	24,273	8,303	811,154	33,093	1,008	4,818	97	10,488	3,985	4,179,480
Wisconsin, District No. 7.....	68	636,332	523,385	77,169	46,005	2,638	416,253	12,402	169	-----	57	2,950	2,864	1,720,221
Missouri, District No. 10.....	26	310,425	281,108	38,210	12,957	1,446	304,565	4,031	-----	689	276	1,001	381	955,182
New Mexico, District No. 10.....	8	105,522	97,800	7,129	858	288	67,005	3,482	218	-----	-----	335	156	282,853
Oklahoma, District No. 10.....	188	690,295	539,181	147,959	35,690	3,379	592,538	16,346	556	3,681	1,957	2,415	2,423	2,036,426

Condition of National Banks, by

LIABILITIES
[In thousands of dollars]

Location	Demand deposits of individuals, partnerships, and corporations	Time deposits of individuals, partnerships, and corporations	Deposits of United States Government and postal savings	Deposits of States and political subdivisions	Deposits of banks	Other deposits (certified and cashiers' checks, etc.)	Total deposits
Maine.....	150,058	98,068	6,332	13,358	6,674	3,587	278,077
New Hampshire.....	158,934	45,320	8,871	18,864	11,224	9,610	252,823
Vermont.....	68,801	78,066	2,200	6,712	1,739	2,800	160,318
Massachusetts.....	2,150,121	431,298	80,330	194,173	371,922	68,377	3,296,221
Rhode Island.....	221,507	203,277	6,478	21,258	6,866	13,539	472,925
Connecticut.....	769,555	221,560	29,429	36,767	27,385	50,425	1,135,121
Total New England States.....	3,518,976	1,077,589	133,640	291,132	425,810	148,338	5,595,485
New York.....	5,558,182	2,061,606	275,846	398,768	1,207,637	357,483	9,859,522
New Jersey.....	1,648,713	1,311,914	68,350	221,497	56,093	71,312	3,877,879
Pennsylvania.....	4,163,882	2,314,196	144,984	277,250	463,417	111,177	7,474,906
Delaware.....	17,458	12,564	421	250	-----	455	31,148
Maryland.....	564,272	200,929	33,442	86,213	87,288	6,780	978,924
District of Columbia.....	597,808	163,213	35,362	147	66,944	29,793	893,267
Total Eastern States.....	12,550,315	6,064,422	558,405	984,125	1,881,379	577,000	22,615,648
Virginia.....	789,676	466,880	46,134	121,989	157,165	39,370	1,621,214
West Virginia.....	331,962	161,069	18,795	49,850	38,721	25,379	625,776
North Carolina.....	432,253	105,539	17,290	54,196	37,486	12,251	659,015
South Carolina.....	368,651	69,535	20,120	64,638	16,065	11,061	550,070
Georgia.....	747,475	195,196	33,195	111,706	220,366	22,479	1,330,417
Florida.....	1,415,584	370,589	38,429	252,841	281,645	25,796	2,384,884
Alabama.....	753,748	243,598	28,454	116,689	91,833	15,651	1,249,973
Mississippi.....	162,970	55,377	7,683	33,541	29,760	1,408	290,739
Louisiana.....	980,235	256,078	32,225	272,878	276,444	31,236	1,849,096
Texas.....	4,923,785	899,122	164,579	648,753	1,457,409	147,380	8,241,028
Arkansas.....	338,756	95,570	10,464	38,136	60,431	3,880	547,237
Kentucky.....	549,533	141,625	16,515	45,466	56,296	5,217	814,652
Tennessee.....	935,130	436,246	29,670	144,475	375,715	17,827	1,939,063
Total Southern States.....	12,729,758	3,496,424	463,553	1,955,158	3,099,336	358,935	22,103,164
Ohio.....	2,809,767	1,327,865	107,461	376,088	272,924	94,205	4,988,810
Indiana.....	1,412,989	657,099	55,777	213,375	139,493	71,137	2,549,870
Illinois.....	6,451,268	2,577,934	219,830	590,755	1,323,604	116,656	11,279,507
Michigan.....	2,130,694	1,259,377	150,986	233,624	204,611	35,045	4,014,337
Wisconsin.....	948,918	535,439	40,600	68,052	139,146	47,356	1,779,511
Minnesota.....	1,267,577	608,177	69,482	147,449	358,954	25,550	2,477,189
Iowa.....	467,686	186,183	20,671	69,707	119,367	9,213	872,827
Missouri.....	1,258,933	299,624	44,789	130,475	475,112	17,051	2,225,984
Total Middle Western States.....	16,747,832	7,451,698	709,596	1,829,525	3,032,671	416,213	30,187,535
North Dakota.....	181,085	77,646	6,280	12,533	9,940	2,326	289,810
South Dakota.....	176,143	75,168	6,308	33,925	10,682	2,382	304,608
Nebraska.....	698,785	109,668	31,067	70,766	157,154	6,604	1,074,044
Kansas.....	666,947	146,511	27,780	201,353	101,890	7,024	1,151,505
Montana.....	221,169	80,150	4,820	36,186	16,397	3,313	362,035
Wyoming.....	135,612	56,945	5,002	37,993	11,072	1,579	248,203
Colorado.....	698,593	251,036	27,567	54,304	95,400	13,290	1,140,280
New Mexico.....	214,709	71,305	14,496	81,078	14,203	6,116	401,907
Oklahoma.....	1,199,823	217,017	41,786	164,051	233,254	38,758	1,894,689
Total Western States.....	4,192,866	1,085,446	165,106	692,189	650,082	81,392	6,867,081
Washington.....	1,276,439	620,608	33,875	168,653	84,252	19,664	2,203,491
Oregon.....	801,918	571,924	13,761	191,813	26,755	33,040	1,639,211
California.....	6,704,626	5,346,966	215,160	1,122,685	603,719	306,686	14,299,842
Idaho.....	226,569	133,162	5,494	56,484	4,249	3,294	429,252
Utah.....	204,051	94,997	7,339	46,499	14,932	4,474	372,292
Nevada.....	110,808	73,089	3,775	30,065	1,650	2,363	221,750
Arizona.....	373,256	145,043	9,136	64,041	18,964	10,071	620,511
Total Pacific States.....	9,697,667	6,985,789	288,540	1,680,240	754,521	379,592	19,786,349
Total United States (exclusive of possessions).....	59,437,414	26,161,368	2,318,840	7,432,369	9,843,799	1,961,470	107,155,260
Alaska (member and nonmember banks).....	60,659	28,746	26,831	12,658	1,487	1,130	131,511
The Territory of Hawaii (nonmember bank).....	81,693	75,980	14,396	19,031	4,806	1,481	197,387
Virgin Islands of the United States (nonmember bank).....	2,582	4,482	203	3,355	8	35	10,665
Total possessions.....	144,934	109,208	41,430	35,044	6,301	2,646	339,563
Total United States and possessions.....	59,582,348	26,270,576	2,360,270	7,467,413	9,850,100	1,964,116	107,494,823
New York City (central Reserve city).....	3,768,277	597,638	213,607	49,262	1,177,422	281,143	6,087,349
Chicago (central Reserve city).....	3,816,292	1,007,119	127,396	271,856	1,194,769	66,744	6,484,176
Other Reserve cities.....	26,349,900	11,201,721	1,011,832	3,186,048	6,162,914	799,980	48,712,395
Country banks (member banks) ¹	25,505,725	13,357,060	966,434	3,925,742	1,308,694	813,807	45,877,462
Possessions (nonmember banks).....	142,154	107,038	41,001	34,505	6,301	2,442	333,441

States Located in 2 Federal Reserve Districts—Condition

Connecticut, District No. 2.....	168,489	86,152	5,894	10,191	5,985	15,356	292,067
New Jersey, District No. 2.....	1,227,810	1,025,700	46,259	153,664	53,516	59,707	2,566,656
Kentucky, District No. 4.....	216,204	73,419	5,515	19,661	10,236	1,756	326,791
Pennsylvania, District No. 4.....	2,108,020	880,874	70,767	106,956	206,862	36,734	3,410,213
West Virginia, District No. 4.....	18,948	11,270	899	4,284	1,321	1,208	37,930
Louisiana, District No. 6.....	785,533	197,915	25,788	225,239	236,985	14,925	1,486,385
Mississippi, District No. 6.....	123,399	46,145	6,009	27,618	28,511	908	232,590
Tennessee, District No. 6.....	576,101	288,335	22,669	106,572	199,453	14,032	1,207,162
Indiana, District No. 7.....	1,231,823	581,799	47,655	184,917	121,660	62,426	2,230,280
Illinois, District No. 7.....	6,069,076	2,384,442	207,455	512,032	1,232,198	110,969	10,516,172
Michigan, District No. 7.....	2,075,150	1,183,131	147,746	222,734	204,344	33,170	3,866,275
Wisconsin, District No. 7.....	859,597	464,555	37,121	59,726	136,152	46,055	1,603,206
Missouri, District No. 10.....	486,323	96,794	11,460	33,914	252,454	9,241	890,186
New Mexico, District No. 10.....	119,385	58,197	12,624	58,671	12,783	4,768	266,128
Oklahoma, District No. 10.....	1,183,410	210,672	41,653	159,541	232,560	38,273	1,866,109

¹ Includes 1 member bank in Alaska

States, Dec. 31, 1956—Continued

LIABILITIES—Continued
[In thousands of dollars]

Bills payable, re- discounts, and other liabilities for borrowed money	Mortgages or other liens on bank premises and other real estate	Acceptances outstanding	Income collected but not yet earned	Expenses accrued and unpaid	Other liabilities	Total liabilities, excluding cap- ital accounts	Location
100			2,121	830	388	231,516	Maine.
310			764	415	187	254,499	New Hampshire.
			1,094	409	640	162,461	Vermont.
325		32,524	17,307	17,058	23,511	3,386,946	Massachusetts.
		1,653	3,073	2,317	612	480,480	Rhode Island.
		33	6,508	5,387	1,964	1,149,013	Connecticut.
735		34,210	30,867	26,416	27,202	5,714,915	Total New England States.
2,570	10	66,702	50,864	39,943	162,622	10,182,233	New York.
450	50	82	18,249	10,269	2,753	3,409,732	New Jersey.
3,014	41	6,520	33,896	30,111	9,033	7,557,521	Pennsylvania.
			1		41	31,190	Delaware.
500		107	2,615	2,732	1,173	985,551	Maryland.
			1,156	4,290	2,752	901,935	District of Columbia.
6,534	101	73,411	106,781	87,315	178,374	23,068,162	Total Eastern States.
3,130	53	407	5,884	5,252	1,356	1,637,296	Virginia.
900	4		1,190	1,947	611	630,328	West Virginia.
300		54	4,510	2,941	1,383	668,203	North Carolina.
	5	11	1,850	2,653	1,377	555,966	South Carolina.
			12,607	3,648	1,016	1,347,688	Georgia.
300	33	258	14,490	9,803	1,670	2,411,438	Florida.
1,500		138	6,363	5,163	2,303	1,265,440	Alabama.
			764	456	192	292,151	Mississippi.
		4,467	3,929	8,354	1,699	1,867,545	Louisiana.
	118	73,590	12,382	29,570	4,190	8,360,878	Texas.
			1,954	958	370	550,519	Arkansas.
		30	2,893	1,247	900	819,722	Kentucky.
		10,272	9,765	6,436	1,042	1,966,578	Tennessee.
6,130	213	89,227	78,581	78,428	18,009	22,373,752	Total Southern States.
253	36	87	26,596	23,658	6,667	5,045,607	Ohio.
200		59	12,504	6,558	2,003	2,571,194	Indiana.
264	85	5,763	32,729	44,821	26,814	11,389,983	Illinois.
	101	97	33,160	20,648	3,031	4,071,374	Michigan.
100	22	57	4,999	2,785	2,861	1,790,335	Wisconsin.
2,680	171	846	17,395	12,192	4,122	2,514,595	Minnesota.
200		105	1,807	1,222	231	876,392	Iowa.
63	23	1,167	5,259	6,845	1,536	2,240,877	Missouri.
3,760	438	8,181	134,449	118,729	47,265	30,500,357	Total Middle Western States.
200			1,961	1,137	91	293,199	North Dakota.
250	15		1,517	1,409	108	307,657	South Dakota.
312			2,350	2,208	340	1,079,192	Nebraska.
500	16		2,850	2,773	471	1,157,927	Kansas.
			2,864	1,621	114	367,034	Montana.
			1,093	724	68	250,088	Wyoming.
200	226		3,420	5,939	238	1,150,303	Colorado.
	20		1,476	735	542	404,680	New Mexico.
		1,957	2,642	6,401	1,373	1,907,062	Oklahoma.
1,462	277	1,957	20,173	22,847	3,345	6,917,142	Total Western States.
	82	360	11,857	10,744	2,957	2,229,491	Washington.
	105	180	9,842	8,920	13,202	1,671,460	Oregon.
33	89	66,141	87,367	88,544	206,897	14,748,913	California.
			1,294	967	317	431,830	Idaho.
		3	2,276	1,073	381	376,025	Utah.
			1,056	1,477	9	224,292	Nevada.
		68	6,902	3,526	969	631,976	Arizona.
33	276	66,752	120,594	115,251	224,732	20,313,987	Total Pacific States.
18,654	1,305	273,738	491,445	448,986	498,927	108,888,315	Total United States (exclusive of pos- sessions).
	23		342	167	103	132,146	Alaska (member and nonmember banks).
		10	320	829	33	198,579	The Territory of Hawaii (nonmember bank).
			58	43	44	10,810	Virgin Islands of the United States (nonmem- ber bank).
	23	10	720	1,039	180	341,535	Total possessions.
18,654	1,328	273,748	492,165	450,025	499,107	109,229,850	Total United States and possessions.
		66,591	21,554	29,380	158,052	6,362,926	New York City (central Reserve city).
		5,668	13,472	33,498	21,766	6,558,580	Chicago (central Reserve city).
3,063	442	197,395	237,721	256,582	276,551	49,684,149	Other Reserve cities.
15,591	863	4,084	218,698	129,526	42,582	46,288,806	Country banks (member banks) ¹ .
	23	10	720	1,039	156	335,389	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

		33	1,539	896	177	294,712	Connecticut, District No. 2.
50	50	82	15,188	9,545	2,327	2,593,898	New Jersey, District No. 2.
			781	544	195	328,311	Kentucky, District No. 4.
50		236	17,545	17,497	1,837	3,447,378	Pennsylvania, District No. 4.
			141		22	33,093	West Virginia, District No. 4.
		4,467	2,437	7,159	1,084	1,501,532	Louisiana, District No. 6.
			706	430	164	233,800	Mississippi, District No. 6.
		42	6,799	3,098	621	1,217,722	Tennessee, District No. 6.
		59	10,467	5,967	1,388	2,248,161	Indiana, District No. 7.
214	85	5,744	30,806	43,273	26,482	10,622,776	Illinois, District No. 7.
	101	97	32,997	20,365	2,978	3,922,813	Michigan, District No. 7.
		57	4,269	2,497	2,814	1,612,843	Wisconsin, District No. 7.
		276	1,525	1,647	507	894,041	Missouri, District No. 10.
			1,365	649	821	268,963	New Mexico, District No. 10.
		1,957	2,495	6,401	1,311	1,878,303	Oklahoma, District No. 10.

Condition of National Banks, by States, Dec. 31, 1956—Continued

TOTAL LIABILITIES AND CAPITAL ACCOUNTS, ETC.

[In thousands of dollars]

Location	Capital stock	Surplus	Undivided profits	Reserves and retirement account for preferred stock	Total capital accounts	Total liabilities and capital accounts	Par value of capital stock			
							Class A preferred stock	Class B preferred stock	Common stock	Total
Maine.....	10,369	11,643	5,792	1,063	28,867	310,383			10,369	10,369
New Hampshire.....	6,319	12,888	6,271	1,651	27,129	281,628			6,319	6,319
Vermont.....	5,295	6,598	3,743	1,169	16,805	179,266			5,295	5,295
Massachusetts.....	82,939	179,159	52,772	16,295	331,165	3,718,111			82,939	82,939
Rhode Island.....	12,245	21,290	7,868	69	41,472	521,952			12,245	12,245
Connecticut.....	31,327	41,671	14,621	1,388	89,007	1,238,020			31,327	31,327
Total New England States.....	148,494	273,249	91,067	21,635	534,445	6,249,360			148,494	148,494
New York.....	307,108	451,728	133,547	9,353	901,736	11,083,969	179	65	306,864	307,108
New Jersey.....	78,448	117,754	40,183	7,749	244,134	3,653,866	679	60	77,709	78,448
Pennsylvania.....	213,330	482,802	111,323	12,318	819,773	8,377,294		50	213,280	213,330
Delaware.....	875	2,450	748	68	4,141	35,331			875	875
Maryland.....	16,725	40,976	11,350	4,163	73,214	1,058,765			16,725	16,725
District of Columbia.....	18,900	33,400	9,288	2,191	63,779	965,714			18,900	18,900
Total Eastern States.....	635,386	1,129,110	306,439	35,842	2,106,777	25,174,939	858	175	634,353	635,386
Virginia.....	37,304	65,449	23,287	3,948	129,988	1,767,284			37,304	37,304
West Virginia.....	16,156	29,144	10,401	2,813	58,514	688,842			16,156	16,156
North Carolina.....	13,745	34,070	9,366	1,832	59,013	727,216			13,745	13,745
South Carolina.....	11,176	20,379	6,294	1,663	39,512	595,478			11,176	11,176
Georgia.....	29,737	54,681	12,078	10,190	106,686	1,454,374			29,737	29,737
Florida.....	62,160	72,073	20,099	11,303	165,635	2,577,073	200		61,960	62,160
Alabama.....	30,370	47,017	18,569	4,152	100,108	1,365,548			30,370	30,370
Mississippi.....	6,505	15,184	353	193	22,235	314,386			6,505	6,505
Louisiana.....	31,738	65,164	20,520	580	118,002	1,985,547			31,738	31,738
Texas.....	236,793	278,520	87,730	22,489	625,532	8,986,410			236,793	236,793
Arkansas.....	14,405	20,556	9,592	1,338	45,891	596,410			14,405	14,405
Kentucky.....	21,465	32,698	11,489	1,647	67,299	887,021			21,465	21,465
Tennessee.....	41,850	73,297	25,091	3,694	143,932	2,110,510			41,850	41,850
Total Southern States.....	553,404	808,232	254,869	65,842	1,682,347	24,056,099	200		553,204	553,404
Ohio.....	124,723	190,711	59,796	4,347	379,577	5,425,184			124,723	124,723
Indiana.....	49,113	82,855	39,114	8,527	179,609	2,750,803	25		49,088	49,113
Illinois.....	300,201	398,532	109,067	59,090	866,890	12,256,873	1,500		298,701	300,201
Michigan.....	73,202	147,132	44,171	5,365	269,870	4,341,244	1,000		72,202	73,202
Wisconsin.....	32,295	66,087	18,146	3,803	120,331	1,910,666	50		32,245	32,295
Minnesota.....	61,846	87,285	35,085	10,017	194,233	2,708,825			61,846	61,846
Iowa.....	17,908	29,198	17,594	4,033	68,733	945,125			17,908	17,908
Missouri.....	48,008	68,628	35,416	3,891	155,943	2,396,820			48,008	48,008
Total Middle Western States.....	707,296	1,070,428	358,389	99,073	2,235,186	32,735,543	2,575		704,721	707,296
North Dakota.....	5,810	8,538	4,727	826	19,901	313,100			5,810	5,810
South Dakota.....	5,698	9,794	5,265	663	21,420	329,077			5,698	5,698
Nebraska.....	25,675	33,778	19,537	5,299	84,289	1,163,481			25,675	25,675
Kansas.....	23,747	37,611	23,499	1,961	86,818	1,244,745			23,747	23,747
Montana.....	7,433	7,973	4,145	269	19,820	386,854			7,433	7,433
Wyoming.....	3,095	9,090	4,389	960	17,534	267,622			3,095	3,095
Colorado.....	26,455	38,331	18,112	3,124	86,022	1,236,325			26,455	26,455
New Mexico.....	7,500	7,405	2,482	4,490	21,877	426,557			7,500	7,500
Oklahoma.....	47,045	67,797	41,073	4,796	160,711	2,067,773			47,045	47,045
Total Western States.....	152,458	220,317	123,229	22,388	518,392	7,435,534			152,458	152,458
Washington.....	49,558	75,324	37,303	901	163,086	2,392,577			49,558	49,558
Oregon.....	40,865	51,965	37,677	97	130,604	1,802,064			40,865	40,865
California.....	306,714	453,352	209,618	6,442	976,126	15,725,039			306,714	306,714
Idaho.....	10,275	10,736	2,273	30	23,314	455,144			10,275	10,275
Utah.....	7,050	8,690	4,661	363	20,764	396,789			7,050	7,050
Nevada.....	5,400	5,500	3,552	50	14,502	238,794			5,400	5,400
Arizona.....	14,855	22,425	7,016		44,296	676,272			14,855	14,855
Total Pacific States.....	434,717	627,992	302,100	7,883	1,372,692	21,686,679			434,717	434,717
Total United States (exclusive of possessions).....	2,631,755	4,129,328	1,436,093	252,663	8,449,839	117,338,154	3,633	175	2,627,947	2,631,755
Alaska (member and nonmember banks).....	2,153	2,255	1,328	416	6,152	138,298			2,153	2,153
The Territory of Hawaii (nonmember bank).....	4,000	7,000	2,440	2,175	15,615	214,194			4,000	4,000
Virgin Islands of the United States (nonmember bank).....	200	200	76	50	526	11,336			200	200
Total possessions.....	6,353	9,455	3,844	2,641	22,293	363,828			6,353	6,353
Total United States and possessions.....	2,638,108	4,138,783	1,439,937	255,304	8,472,132	117,701,982	3,633	175	2,634,300	2,638,108
New York City (central Reserve city).....	204,000	306,000	70,604	139	580,743	6,943,669			204,000	204,000
Chicago (central Reserve city).....	214,305	271,805	43,433	37,487	567,030	7,125,610	1,500		212,805	214,305
Other Reserve cities.....	1,122,148	1,917,631	600,905	60,422	3,701,106	53,385,255			1,122,148	1,122,148
Country banks (member banks) ¹	1,091,505	1,633,947	721,183	154,615	3,601,250	49,890,056	2,133	175	1,089,197	1,091,505
Possessions (nonmember banks).....	6,150	9,400	3,812	2,641	22,003	357,392			6,150	6,150

States Located in 2 Federal Reserve Districts—Condition of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	8,392	10,773	3,180	254	22,599	317,311			8,392	8,392
New Jersey, District No. 2.....	59,586	86,254	30,626	5,497	181,963	2,775,861	679	25	58,882	59,586
Kentucky, District No. 4.....	8,315	13,716	6,293	743	29,067	357,378			8,315	8,315
Pennsylvania, District No. 4.....	108,613	255,454	32,229	3,527	399,823	3,847,201			108,613	108,613
West Virginia, District No. 4.....	1,305	2,550	678	223	4,756	42,849			1,305	1,305
Louisiana, District No. 6.....	21,413	50,713	18,255	546	90,927	1,592,459			21,413	21,413
Mississippi, District No. 6.....	5,205	12,394	205	25	17,833	251,723			5,205	5,205
Tennessee, District No. 6.....	25,675	38,612	14,646	2,657	81,590	1,299,312			25,675	25,675
Indiana, District No. 7.....	41,743	71,345	33,957	6,721	153,766	2,401,927	25		41,718	41,743
Illinois, District No. 7.....	286,951	372,469	94,117	52,963	806,500	11,429,276	1,500		285,451	286,951
Michigan, District No. 7.....	69,914	141,749	40,885	4,119	256,667	4,179,480	1,000		68,914	69,914
Wisconsin, District No. 7.....	28,765	59,365	15,832	3,419	107,381	1,720,224	50		28,715	28,765
Missouri, District No. 10.....	16,875	29,255	12,006	3,005	61,141	955,182			16,875	16,875
New Mexico, District No. 10.....	4,800	4,800	963	3,327	13,890	282,853			4,800	4,800
Oklahoma, District No. 10.....	46,495	66,701	40,434	4,493	158,123	2,036,426			46,495	46,495

¹Includes 1 member bank in Alaska.

Loans and Discounts of National Banks, by States, Dec. 31, 1956

[In thousands of dollars]

Location	Real-estate loans			Loans for purchasing or carrying securities		Loans to farmers		Commercial and industrial loans (including open-market paper)	Other loans to individuals for personal expenditures	All other loans	Overdrafts	Total gross loans	Less valuation reserves	Net loans
	Secured by farm-land (including improvements)	Secured by residential properties (other than farm)	Secured by other properties	Loans to banks	To brokers and dealers in securities	Other	Directly guaranteed by the Commodity Credit Corporation and certificates of interest representing ownership thereof							
Maine.....	2,605	28,485	10,076	206	1,087	1,764	189	6,340	52,756	35,353	5,060	143,926	2,219	141,707
New Hampshire.....	1,283	22,454	5,524	420	2,055	1,046	-----	2,797	44,298	39,547	2,999	122,443	1,570	120,873
Vermont.....	4,552	19,523	5,741	25	100	1,436	-----	6,024	14,736	25,032	1,397	78,578	1,180	77,398
Massachusetts.....	2,787	140,886	94,640	9,428	15,621	10,273	-----	7,344	1,069,405	418,493	30,913	1,801,103	42,885	1,758,218
Rhode Island.....	2,487	96,722	22,910	-----	85	254	-----	2,039	97,191	38,173	8,404	268,331	3,056	265,275
Connecticut.....	1,172	104,867	25,086	-----	3,573	4,253	-----	3,768	174,409	139,722	20,097	477,041	10,009	467,032
Total New England States.....	14,886	412,937	163,977	10,079	22,521	19,026	189	28,312	1,452,795	696,320	68,870	2,891,422	60,919	2,830,503
New York.....	22,873	553,314	149,856	45,611	528,275	42,110	123	46,482	2,821,130	1,006,684	139,318	5,357,508	120,521	5,236,987
New Jersey.....	10,712	507,156	101,128	-----	34,373	14,963	-----	12,060	325,000	394,593	37,025	1,437,220	27,946	1,409,274
Pennsylvania.....	53,052	811,529	244,466	2,445	33,540	38,070	326	61,275	1,599,565	663,092	108,610	3,616,632	58,281	3,558,351
Delaware.....	1,440	5,704	528	-----	-----	3	-----	853	2,976	1,640	156	13,303	13	13,290
Maryland.....	8,933	61,706	29,754	-----	8,361	32,636	11	6,410	107,485	75,864	16,234	347,413	2,722	344,691
District of Columbia.....	264	74,658	27,802	213	11,166	4,204	-----	54	160,114	85,374	20,613	384,653	5,907	378,746
Total Eastern States.....	97,274	2,014,067	553,624	48,269	615,715	131,986	460	127,134	5,016,270	2,227,247	321,956	11,156,729	215,390	10,941,339
Virginia.....	17,930	119,956	42,599	3,193	4,633	7,894	278	24,417	224,384	215,120	26,535	717,087	7,472	709,615
West Virginia.....	3,764	63,482	15,998	-----	205	2,860	-----	2,896	49,432	80,272	2,670	221,603	4,553	217,050
North Carolina.....	4,841	18,401	11,709	25	5,110	9,794	246	7,340	122,596	107,954	5,923	293,977	4,427	289,550
South Carolina.....	2,498	14,315	14,640	-----	3,403	3,814	2,597	4,013	88,280	70,613	11,816	216,067	3,151	212,916
Georgia.....	8,861	35,923	22,823	2,612	10,758	23,280	3,573	9,736	305,565	205,497	24,006	653,218	7,608	645,610
Florida.....	5,447	69,269	55,166	110	20,432	29,665	-----	12,047	398,509	266,310	17,518	874,644	11,639	863,005
Alabama.....	6,101	44,151	21,129	154	3,192	3,653	7,970	15,852	206,720	174,161	32,491	515,820	11,519	504,301
Mississippi.....	3,362	9,700	8,171	120	397	772	1,483	5,174	46,114	27,920	4,445	107,779	2,157	105,622
Louisiana.....	5,316	58,071	34,202	3,868	19,467	3,127	4,132	10,316	361,257	110,830	56,101	667,697	6,783	660,914
Texas.....	27,868	145,227	127,303	1,365	34,825	179,692	93,188	152,807	1,866,519	724,317	132,955	3,490,829	57,561	3,433,268
Arkansas.....	6,753	15,551	12,788	-----	1,917	1,297	11,054	16,399	71,820	59,920	2,843	200,432	2,203	198,229
Kentucky.....	14,259	41,105	18,673	150	4,703	2,769	1,020	26,380	106,203	86,078	8,724	310,278	5,150	305,118
Tennessee.....	11,539	45,610	32,396	400	6,485	12,559	7,805	19,489	477,457	245,963	16,659	877,365	16,298	861,067
Total Southern States.....	118,539	710,764	417,597	11,997	115,527	281,176	133,346	306,866	4,324,946	2,374,955	342,686	9,146,796	140,531	9,006,265
Ohio.....	41,654	471,124	111,726	1,276	51,886	24,731	7,767	40,972	716,136	573,157	67,525	2,108,851	38,411	2,070,440
Indiana.....	19,132	266,483	52,918	175	17,054	12,360	6,975	25,213	289,442	208,354	26,190	924,536	14,241	910,295
Illinois.....	27,165	497,236	132,634	5,172	149,199	107,440	28,328	123,242	2,683,789	823,390	165,520	4,747,627	100,930	4,646,697
Michigan.....	9,201	433,391	103,410	-----	18,580	25,558	902	13,181	639,972	413,479	37,277	1,695,920	29,236	1,666,684
Wisconsin.....	10,431	195,059	37,061	53	16,719	5,877	208	15,450	269,960	110,811	57,837	719,377	18,910	700,467
Minnesota.....	10,047	259,605	43,182	2,150	6,157	15,253	15,356	51,926	453,142	248,259	43,683	1,149,850	15,021	1,134,829
Iowa.....	10,139	68,743	17,704	500	1,681	4,879	15,824	56,668	90,656	58,449	12,237	338,016	5,737	332,279
Missouri.....	7,384	148,013	35,569	610	17,749	24,781	8,776	38,114	391,026	204,472	36,850	913,745	9,647	904,098
Total Middle Western States.....	135,153	2,339,684	534,234	9,936	279,025	220,879	84,136	364,766	5,534,123	2,640,771	447,128	12,597,922	232,133	12,365,789
North Dakota.....	2,182	27,560	3,951	-----	80	1,079	15,258	17,036	22,607	30,842	1,427	122,058	2,700	119,358
South Dakota.....	2,213	35,633	5,191	-----	1,522	1,537	5,858	28,526	28,968	24,682	3,189	137,429	4,640	132,789
Nebraska.....	6,508	28,760	17,905	914	3,945	4,412	13,153	96,218	150,534	65,303	22,748	410,641	6,480	404,161
Kansas.....	10,100	31,942	10,192	149	3,936	3,189	40,285	61,540	140,894	75,905	9,419	387,738	3,467	384,271
Montana.....	1,348	27,995	4,620	-----	1,500	415	4,852	17,823	29,587	48,022	1,126	137,356	2,800	134,556
Wyoming.....	1,255	17,833	6,611	-----	-----	615	787	16,723	25,507	15,455	430	85,296	1,160	84,136
Colorado.....	4,885	66,769	32,745	-----	1,666	1,577	3,103	68,024	181,347	102,675	12,516	478,548	6,025	472,523
New Mexico.....	1,625	16,373	10,080	-----	8,848	2,079	1,209	15,748	51,958	35,377	2,452	145,855	3,192	142,663
Oklahoma.....	13,156	46,336	35,186	1,275	4,569	4,731	16,130	50,794	376,307	142,689	17,169	708,665	7,549	701,116
Total Western States.....	43,272	299,201	126,481	2,338	26,066	19,634	100,635	372,432	1,010,709	510,950	70,476	2,613,586	38,013	2,575,573
Washington.....	14,266	235,655	47,277	-----	11,382	4,893	6,035	43,610	445,328	260,359	30,356	1,100,291	18,451	1,081,840
Oregon.....	15,297	188,345	42,632	800	2,392	1,246	198	35,128	318,611	172,882	10,476	788,694	6,723	781,971
California.....	66,470	2,799,542	335,190	163,804	42,372	30,856	205,802	2,782,096	1,272,876	1,114,481	13,947	7,827,642	110,643	7,716,999
Idaho.....	2,163	73,154	8,706	-----	3,003	363	4,048	24,235	39,364	37,770	2,340	195,378	3,465	191,913
Utah.....	2,781	44,658	8,144	-----	6,923	2,034	215	10,082	67,667	35,653	1,909	180,377	2,429	177,948
Nevada.....	540	31,357	9,510	-----	1,100	919	-----	3,177	18,812	31,109	2,069	98,657	396	98,261
Arizona.....	3,580	77,406	3,598	-----	1,229	485	309	53,094	102,991	95,906	690	339,876	1,994	337,882
Total Pacific States.....	105,097	3,450,117	455,057	164,604	68,401	40,796	11,011	375,128	3,774,869	1,900,555	162,321	10,530,915	144,101	10,386,814
Total United States (exclusive of possessions).....	514,221	9,226,770	2,250,970	247,223	1,127,255	713,497	329,777	1,574,638	21,113,712	10,386,798	1,413,437	48,937,370	831,087	48,106,283
Alaska (member and nonmember banks).....	70	12,716	6,430	-----	400	38	36	10,982	11,271	430	27	42,400	1,641	40,759
The Territory of Hawaii (nonmember bank).....	2,059	44,077	6,312	-----	36	9,039	3,136	21,494	7,958	4,342	26	98,479	814	97,665
Virgin Islands of the United States (nonmember bank).....	137	1,720	463	-----	-----	-----	6	795	454	44	6	3,625	-----	3,625
Total possessions.....	2,266	58,513	13,205	-----	436	9,077	3,178	33,271	19,683	4,816	59	144,504	2,455	142,049
Total United States and possessions.....	516,487	9,285,283	2,264,175	247,223	1,127,691	722,574	329,777	1,577,816	21,146,983	10,406,481	1,418,253	49,081,874	833,542	48,248,332
New York City (central Reserve city).....	-----	17,688	12,660	45,599	481,672	31,294	-----	420	2,291,912	451,282	77,057	3,410,789	84,665	3,326,124
Chicago (central Reserve city).....	485	90,097	38,137	4,160	139,965	86,852	8	16,286	2,321,311	372,711	37,275	3,210,516	70,120	3,140,396
Other Reserve cities.....	106,735	4,522,209	949,831	191,903	299,993	414,590	37,384	388,010	11,397,581	4,452,299	737,690	23,524,638	380,368	23,144,270
Country banks (member banks).....	407,001	1,597,681	1,250,342	5,561	205,625	180,761	292,385	5,103,386	5,111,768	461,768	8,229	18,794,420	295,934	18,498,486
Possessions (nonmember banks).....	2,266	57,608	13,205	-----	436	9,077	3,178	32,790	18,421	4,463	58	141,502	2,455	139,047

States Located in 2 Federal Reserve Districts—Loans of Banks Located in Federal Reserve District Specified

States Located in Federal Reserve Districts																Bonds of Banks Located in Districts															
Connecticut, District No. 2.....	303	49,506	5,933	-----	1,700	454	-----	130	22,561	33,452	4,781	13	118,833	1,663	117,170																
New Jersey, District No. 2.....	7,017	418,011	57,292	-----	27,491	12,460	-----	6,892	211,550	312,455	30,773	167	1,114,108	18,382	1,095,726																
Kentucky, District No. 4.....	8,590	22,512	10,460	-----	765	1,012	-----	12,740	27,263	38,679	3,945	53	126,019	1,553	124,466																
Pennsylvania, District No. 4.....	10,700	332,731	90,206	2,100	21,030	18,529	2	7,557	917,747	249,209	56,504	228	1,706,633	22,801	1,683,832																
West Virginia, District No. 4.....	388	6,282	956	-----	1,172	-----	-----	188	1,811	4,095	7	1	15,863	91	15,772																
Louisiana, District No. 6.....	2,321	43,327	29,601	3,868	18,919	1,198	2,482	5,854	288,588	82,544	49,273	841	528,816	5,404	523,412																
Mississippi, District No. 6.....	2,360	7,923	7,317	120	162	739	410	2,789	41,030	22,394	4,021	48	89,313	1,870	87,443																
Tennessee, District No. 6.....	9,220	32,254	16,967	400	2,893	12,216	2,800	12,704	215,513	156,124	13,341	441	474,373	10,519	463,854																
Indiana, District No. 7.....	14,300	240,684	43,411	175	17,051	11,809	4,251	21,074	252,042	167,115	24,370	182	795,867	13,296	782,571																
Illinois, District No. 7.....	17,998	413,634	121,180	5,172	148,335	96,841	22,600	97,776	2,626,340	768,474	159,408	4,266	4,510,584	97,410	4,413,174																
Michigan, District No. 7.....	8,137	406,631	97,506	-----	18,580	24,545	902	11,815	629,887	402,125	30,713	963	1,637,804	28,409	1,609,395																
Wisconsin, District No. 7.....	8,080	175,750	31,780	53	10,719	4,923	5,119	10,331	252,051	97,831	56,077	205	654,048	17,716	636,332																
Missouri, District No. 10.....	2,838	31,908	15,702	130	3,691	12,909	14	22,222	138,313	70,891	10,980	78	314,856	4,431	310,425																
New Mexico, District No. 10.....	846	13,889	8,972	-----	8,848	2,011	13	4,104	40,852	26,178	1,874	64	107,651	2,129	105,522																
Oklahoma, District No. 10.....	12,516	45,039	31,512	1,275	1,569	4,717	15,748	48,251	374,096	139,564	17,107	308	697,705	7,410	690,295																

U. S. Government Obligations Held by National Banks, by States, Dec. 31, 1956

[In thousands of dollars]

Location	U. S. Government obligations, direct and guaranteed									Federal Housing Administration debentures	Total
	Direct obligations										
	Treasury bills	Treasury certificates of indebtedness	Treasury notes	U. S. non-marketable bonds (savings, investment series A-1965, B-1975-80; and depositary bonds)	Other U. S. bonds maturing in 5 years or less	Other U.S. bonds maturing in 5 to 10 years	Other U.S. bonds maturing in 10 to 20 years	U. S. bonds maturing after 20 years	Total		
Maine.....	5,272	1,605	15,862	7,049	25,994	17,141	7,292	568	80,783	9	80,792
New Hampshire.....	10,278	2,671	15,777	1,778	20,546	8,561	8,026	166	67,803	33	67,836
Vermont.....	7,371	1,758	7,626	5,240	13,223	10,416	5,245	223	51,102	11	51,113
Massachusetts.....	101,127	19,669	123,734	24,582	275,241	222,671	60,232	2,210	829,466	1,597	831,063
Rhode Island.....	10,446	7,450	13,098	3,111	34,569	18,053	26,725	420	113,872	12	113,872
Connecticut.....	58,022	10,486	67,985	14,648	111,705	70,506	17,436	727	351,515	12	351,527
Total New England States.....	192,516	43,639	244,082	56,408	481,278	347,348	124,956	4,314	1,494,541	1,662	1,496,203
New York.....	168,068	164,343	396,055	70,779	505,675	669,222	324,551	3,661	2,302,354	141	2,302,495
New Jersey.....	39,539	39,495	147,737	55,527	378,195	184,225	221,816	3,918	1,114,452	379	1,114,831
Pennsylvania.....	113,536	26,049	431,884	114,487	749,878	415,207	271,267	16,504	2,138,812	31	2,138,843
Delaware.....	2,042	565	1,715	1,315	3,128	2,025	1,183	-----	11,973	-----	11,973
Maryland.....	33,953	6,761	45,348	15,119	124,964	111,565	15,279	146	353,135	-----	353,135
District of Columbia.....	16,357	9,455	72,701	4,264	130,736	49,551	22,551	-----	305,615	-----	305,615
Total Eastern States.....	417,495	246,668	1,095,440	261,491	1,892,576	1,431,795	856,647	24,229	6,226,341	551	6,226,892
Virginia.....	51,709	15,128	110,598	26,974	132,520	125,797	31,346	1,102	495,174	91	495,265
West Virginia.....	28,256	5,788	54,795	12,145	87,799	47,287	23,431	1,363	260,864	-----	260,864
North Carolina.....	27,334	10,070	43,723	6,075	57,048	37,625	6,775	41	188,691	-----	188,691
South Carolina.....	8,635	3,774	45,251	7,469	65,677	30,274	14,968	123	176,171	-----	176,171
Georgia.....	21,670	22,236	58,375	7,457	127,810	65,893	5,615	132	309,188	-----	309,188
Florida.....	66,642	33,973	166,566	16,085	246,819	108,933	138,376	1,303	778,697	6	778,703
Alabama.....	62,993	12,747	99,780	8,007	106,376	49,932	7,228	147	347,210	-----	347,210
Mississippi.....	6,237	3,210	18,024	4,501	33,199	13,319	4,400	15	82,905	-----	82,905
Louisiana.....	64,730	36,441	173,665	5,255	221,800	53,786	34,424	1,006	591,107	-----	591,107
Texas.....	287,837	92,216	379,211	38,043	708,509	355,125	157,257	3,135	2,021,333	-----	2,021,333
Arkansas.....	20,579	4,080	37,835	8,297	52,651	25,459	14,619	213	163,733	-----	163,733
Kentucky.....	30,785	11,251	83,985	7,888	78,101	54,810	13,445	217	280,482	4	280,486
Tennessee.....	53,520	10,377	144,461	10,834	183,215	89,938	9,268	549	502,162	3	502,165
Total Southern States.....	730,927	261,291	1,416,269	159,030	2,101,524	1,058,178	461,152	9,346	6,197,717	104	6,197,821
Ohio.....	140,756	92,582	301,005	44,187	743,229	291,466	75,766	7,154	1,696,145	195	1,696,340
Indiana.....	74,684	28,637	269,535	29,723	385,043	140,819	52,535	1,907	982,883	10	982,893
Illinois.....	256,656	112,325	644,053	86,934	1,545,821	1,022,330	156,974	10,325	3,835,418	83	3,835,501
Michigan.....	143,693	20,311	187,387	25,754	700,771	231,894	165,383	189	1,475,382	22	1,475,404
Wisconsin.....	64,065	16,943	155,647	31,714	195,296	93,606	36,895	1,594	595,760	-----	595,760
Minnesota.....	51,115	19,589	148,143	36,299	229,972	134,743	35,607	1,292	656,760	5	656,765
Iowa.....	26,524	7,350	65,060	18,066	111,226	48,509	5,455	394	282,584	-----	282,584
Missouri.....	116,460	6,428	129,099	14,796	211,958	127,159	16,776	4,248	626,924	463	627,387
Total Middle Western States.....	873,953	304,165	1,899,929	287,473	4,123,316	2,090,526	545,391	27,103	10,151,856	778	10,152,634
North Dakota.....	14,312	5,965	22,148	9,804	41,915	10,463	2,481	25	107,113	11	107,124
South Dakota.....	12,743	6,058	33,240	5,751	28,036	16,991	2,674	237	105,730	4	105,734
Nebraska.....	36,459	17,304	71,242	18,564	112,521	64,369	15,454	443	336,356	-----	336,356
Kansas.....	41,110	15,383	110,709	19,513	128,519	51,499	21,342	660	388,735	58	388,793
Montana.....	16,392	9,155	38,285	4,918	43,075	11,446	5,020	39	128,330	-----	128,330
Wyoming.....	19,222	2,366	22,160	4,211	34,845	17,357	1,493	690	102,344	-----	102,344
Colorado.....	57,188	16,510	116,439	11,465	102,156	52,658	20,966	515	377,897	-----	377,897
New Mexico.....	31,153	5,881	42,786	2,456	45,761	18,373	2,830	283	149,023	-----	149,023
Oklahoma.....	52,515	12,137	138,577	17,738	178,578	121,336	22,726	1,822	545,429	17	545,446
Total Western States.....	281,094	90,259	595,586	94,420	715,406	364,492	94,986	4,714	2,240,957	90	2,241,047
Washington.....	61,850	24,575	106,195	8,615	203,348	137,603	11,518	586	554,290	-----	554,290
Oregon.....	45,422	10,690	65,679	4,996	110,435	103,193	164,424	2,022	506,861	-----	506,861
California.....	156,624	51,089	701,943	81,389	1,457,971	703,753	550,774	10,491	3,714,034	940	3,714,974
Idaho.....	7,089	4,640	7,272	3,189	52,962	21,437	56,627	5,828	159,044	180	159,224
Utah.....	9,535	6,574	35,825	1,332	25,983	15,929	3,890	3,236	102,304	-----	102,304
Nevada.....	8,477	4,954	15,886	1,841	38,103	15,750	1,526	-----	86,537	-----	86,537
Arizona.....	6,172	1,230	45,445	922	29,686	20,461	21,912	1,001	126,829	-----	126,829
Total Pacific States.....	295,169	103,752	978,245	102,284	1,918,488	1,018,126	810,671	23,164	5,249,899	1,120	5,251,019
Total United States (exclusive of possessions).....	2,791,154	1,049,774	6,229,551	961,106	11,232,588	6,310,465	2,893,803	92,870	31,561,311	4,305	31,565,616
Alaska (member and nonmember banks).....	8,507	1,200	5,490	13,115	19,721	3,698	3,300	-----	55,031	-----	55,031
The Territory of Hawaii (nonmember bank).....	6,950	-----	10,794	3,675	24,983	5,565	1,763	-----	53,730	-----	53,730
Virgin Islands of the United States (nonmember bank).....	1,537	-----	860	60	1,693	1,533	-----	25	5,708	-----	5,708
Total possessions.....	16,994	1,200	17,144	16,850	46,397	10,796	5,063	25	114,469	-----	114,469
Total United States and possessions.....	2,808,148	1,050,974	6,246,695	977,956	11,278,985	6,321,261	2,898,866	92,895	31,675,780	4,305	31,680,085
New York City (central Reserve city).....	113,425	134,370	235,443	8,275	104,437	416,169	198,168	-----	1,210,287	-----	1,210,287
Chicago (central Reserve city).....	77,214	41,680	194,172	6,847	713,956	671,592	46,900	4,829	1,757,190	-----	1,757,190
Other Reserve cities.....	936,340	309,289	2,572,525	175,007	4,904,309	2,510,702	1,232,402	28,855	12,669,429	3,125	12,672,554
Country banks (member banks) ¹	1,664,344	564,535	3,228,080	770,977	5,510,701	2,712,290	1,416,440	59,186	15,926,553	1,180	15,927,733
Possessions (nonmember banks).....	16,825	1,100	16,475	16,850	45,582	10,508	4,956	25	112,321	-----	112,321

States Located in 2 Federal Reserve Districts—U. S. Government Obligations Held by Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	11,986	3,110	23,601	2,679	25,503	28,924	4,517	17	100,337	12	100,349
New Jersey, District No. 2.....	62,805	31,738	92,424	39,617	266,391	138,264	180,182	3,363	814,784	344	815,128
Kentucky, District No. 4.....	13,726	3,650	24,438	5,828	27,908	27,869	9,347	77	112,843	-----	112,843
Pennsylvania, District No. 4.....	38,299	9,716	287,591	29,461	332,701	151,422	92,052	3,875	945,117	-----	945,117
West Virginia, District No. 4.....	2,785	115	2,086	2,133	5,229	2,700	830	53	15,931	-----	15,931
Louisiana, District No. 6.....	41,369	27,847	143,344	3,991	196,215	40,920	34,405	1,006	489,097	-----	489,097
Mississippi, District No. 6.....	4,148	2,910	11,937	3,599	27,700	10,442	2,544	15	63,295	-----	63,295
Tennessee, District No. 6.....	49,152	8,779	122,501	7,455	109,922	73,074	8,795	511	380,189	3	380,192
Illinois, District No. 7.....	63,505	23,669	236,797	24,448	335,060	125,463	49,233	1,695	859,870	-----	859,870
Michigan, District No. 7.....	221,287	98,414	584,307	65,885	1,422,139	969,627	136,224	8,637	3,506,520	83	3,506,603
Wisconsin, District No. 7.....	137,592	18,893	174,023	18,165	679,620	222,855	162,185	189	1,413,522	14	1,413,536
Missouri, District No. 10.....	58,210	14,519	143,240	25,816	166,350	78,534	35,191	1,525	523,385	-----	523,385
New Mexico, District No. 10.....	45,556	3,363	61,508	4,209	128,867	26,232	8,356	3,102	281,193	5	281,198
Oklahoma, District No. 10.....	18,054	4,514	29,567	1,538	29,927	12,474	1,448	278	97,800	-----	97,800
Oklahoma, District No. 10.....	51,915	11,737	136,627	17,564	176,979	120,241	22,279	1,822	539,164	17	539,181

¹ Includes 1 member bank in Alaska.

Cash, Balances With Other Banks, Including Reserve Balances, and Cash Items in Process of Collection Reported by National Banks, by States, Dec. 31, 1956

[In thousands of dollars]

Location	Cash items in process of collection, including exchanges for clearing house	Demand balances with banks in the United States (except private banks and American branches of foreign banks)	Other balances with banks in United States	Balances with banks in foreign countries	Currency and coin	Reserve with Federal Reserve banks	Total
Maine.....	13,600	14,496	---	106	7,747	24,661	60,610
New Hampshire.....	19,649	15,917	18	9	8,445	24,862	68,900
Vermont.....	5,944	10,448	15	22	3,600	14,050	34,079
Massachusetts.....	331,289	84,389	178	2,909	61,087	387,014	866,866
Rhode Island.....	21,108	7,227	---	105	11,618	38,904	78,962
Connecticut.....	71,499	77,497	62	44	33,079	90,289	272,470
Total New England States.....	463,089	209,974	273	3,195	125,576	579,780	1,381,887
New York.....	903,971	165,782	158	3,112	118,025	1,242,744	2,433,792
New Jersey.....	122,974	176,560	303	---	83,825	273,305	656,971
Pennsylvania.....	504,678	324,447	---	2,663	154,061	749,071	1,734,920
Delaware.....	488	1,883	---	---	836	3,227	6,434
Maryland.....	77,173	57,606	---	107	21,002	103,348	259,236
District of Columbia.....	54,231	37,670	108	217	19,005	111,470	222,701
Total Eastern States.....	1,663,515	763,948	569	6,103	396,754	2,483,165	5,314,054
Virginia.....	116,295	95,942	1,490	38	39,194	157,612	410,571
West Virginia.....	28,966	54,373	10	---	17,735	65,937	167,021
North Carolina.....	50,422	60,515	160	---	18,847	56,350	186,294
South Carolina.....	34,022	55,058	175	---	16,643	49,359	155,257
Georgia.....	153,419	64,790	159	---	20,078	140,172	378,618
Florida.....	169,051	286,829	337	127	48,556	201,079	705,979
Alabama.....	72,905	110,525	280	229	29,108	140,355	353,402
Mississippi.....	8,931	36,868	---	---	7,658	27,794	81,251
Louisiana.....	167,551	157,023	418	72	27,663	210,873	563,600
Texas.....	694,081	1,167,954	8,543	2,329	107,892	831,197	2,811,996
Arkansas.....	29,589	59,594	40	---	10,617	54,787	154,627
Kentucky.....	27,767	104,064	---	15	20,065	85,133	237,044
Tennessee.....	151,198	211,746	100	120	38,993	178,226	580,383
Total Southern States.....	1,704,197	2,465,281	11,712	2,930	403,049	2,198,874	6,786,043
Ohio.....	349,515	253,598	151	1,111	99,722	519,349	1,223,446
Indiana.....	150,543	188,833	105	72	54,323	267,416	661,292
Illinois.....	829,738	437,836	1,028	2,992	117,624	1,381,346	2,770,564
Michigan.....	259,047	124,566	420	1,265	73,291	376,388	834,977
Wisconsin.....	144,766	99,911	20	191	25,287	181,839	452,014
Minnesota.....	279,974	137,140	296	2,891	26,257	222,088	668,646
Iowa.....	47,415	80,937	214	---	14,134	86,292	228,992
Missouri.....	250,701	141,874	68	125	24,367	296,724	713,859
Total Middle Western States.....	2,311,699	1,464,695	2,302	8,647	435,005	3,331,442	7,553,790
North Dakota.....	5,256	19,232	---	24	3,876	28,728	57,116
South Dakota.....	6,809	27,427	10	---	4,086	25,684	64,016
Nebraska.....	74,147	100,676	270	---	11,999	120,246	307,338
Kansas.....	37,816	138,468	113	---	16,045	134,787	327,229
Montana.....	14,339	35,057	31	37	4,880	34,026	88,370
Wyoming.....	8,489	25,973	---	---	4,647	23,855	62,964
Colorado.....	68,696	101,940	50	60	15,297	132,937	318,980
New Mexico.....	13,438	57,525	---	---	7,425	35,307	113,695
Oklahoma.....	77,290	340,961	322	---	24,651	160,105	603,329
Total Western States.....	306,280	847,259	796	121	92,906	695,675	1,943,037
Washington.....	199,346	60,432	533	1,170	31,902	237,316	530,699
Oregon.....	89,449	19,217	655	545	14,716	183,834	308,416
California.....	886,160	235,708	2,654	1,786	155,208	1,565,211	2,846,826
Idaho.....	18,118	18,970	---	---	6,331	35,439	78,888
Utah.....	27,559	8,434	---	---	5,199	46,766	87,958
Nevada.....	4,312	8,000	---	---	3,697	17,368	33,377
Arizona.....	44,121	22,725	---	151	14,507	58,720	140,224
Total Pacific States.....	1,269,074	373,486	3,842	3,652	231,650	2,144,654	4,026,358
Total United States (exclusive of possessions).....	7,717,854	6,124,643	19,494	24,648	1,684,940	11,433,590	27,005,169
Alaska (member and nonmember banks).....	5,224	1,227	---	60	6,744	15,883	29,138
The Territory of Hawaii (nonmember bank).....	14,395	1,199	29	80	14,224	16,347	46,274
Virgin Islands of the United States (nonmember bank).....	69	16	---	4	599	1,228	1,916
Total possessions.....	19,688	2,442	29	144	21,567	33,458	77,328
Total United States and possessions.....	7,737,542	6,127,085	19,523	24,792	1,706,507	11,467,048	27,082,497
New York City (central Reserve city).....	773,307	1,822	---	2,946	31,521	932,733	1,742,329
Chicago (central Reserve city).....	677,723	132,395	974	2,984	31,845	926,464	1,772,385
Other Reserve cities.....	4,783,221	2,103,901	11,261	16,918	548,258	5,883,299	13,046,858
Country banks (member banks) ¹	1,483,788	3,886,734	7,259	1,800	1,073,476	3,991,603	10,444,660
Possessions (nonmember banks).....	19,503	2,233	29	144	21,407	32,949	76,265

States Located in 2 Federal Reserve Districts—Cash, Balances With Other Banks, etc., of Banks Located in Federal Reserve District Specified

Connecticut, District No. 2.....	14,370	15,055	---	12	9,261	22,298	60,996
New Jersey, District No. 2.....	103,738	128,543	216	4	62,170	207,880	502,551
Kentucky, District No. 4.....	5,356	51,452	---	---	9,807	27,394	94,009
Pennsylvania, District No. 4.....	295,191	82,147	---	715	60,040	359,942	798,035
West Virginia, District No. 4.....	2,050	2,263	---	---	1,530	3,036	8,879
Louisiana, District No. 6.....	146,224	118,583	418	72	20,737	165,753	451,787
Mississippi, District No. 6.....	8,193	29,200	---	---	5,984	21,922	65,299
Tennessee, District No. 6.....	81,167	123,647	---	---	26,826	122,941	354,581
Indiana, District No. 7.....	133,939	162,657	105	72	47,484	237,087	581,344
Illinois, District No. 7.....	801,432	378,947	1,027	2,992	104,051	1,312,783	2,601,232
Michigan, District No. 7.....	257,444	116,494	420	1,261	69,877	365,688	811,154
Wisconsin, District No. 7.....	142,187	85,223	20	191	22,044	166,888	416,253
Missouri, District No. 10.....	108,885	69,195	68	55	8,849	117,513	304,565
New Mexico, District No. 10.....	11,533	29,922	---	---	4,100	21,510	67,065
Oklahoma, District No. 10.....	76,864	333,874	297	---	23,893	157,610	592,538

¹ Includes reserve with approved national banking associations for 6 nonmember national banks.

² Reserve with approved national banking associations.

³ Includes 1 member bank in Alaska.

Deposits of National Banks,

[In thousands of dollars]

Location	Demand deposits						Total
	Individuals, partnerships, and corporations	U. S. Government	States and political subdivisions	Banks in United States	Banks in foreign countries	Certified and cashiers' checks, etc. ¹	
Maine.....	150,058	5,723	12,967	6,657	17	3,587	179,009
New Hampshire.....	158,934	8,401	18,709	11,224	-----	9,610	206,878
Vermont.....	68,801	2,123	6,198	1,739	-----	2,800	81,661
Massachusetts.....	2,150,121	71,825	187,594	336,068	26,962	68,377	2,840,947
Rhode Island.....	221,507	6,139	21,051	5,695	1,171	13,539	269,102
Connecticut.....	769,555	27,376	36,282	27,350	25	50,425	911,013
Total New England States.....	3,518,976	121,587	282,801	388,733	28,175	148,338	4,488,610
New York.....	5,558,182	255,351	337,002	676,362	296,784	357,483	7,481,164
New Jersey.....	1,648,713	63,069	206,575	55,727	87	71,312	2,045,483
Pennsylvania.....	4,163,882	140,088	226,703	442,728	16,003	111,177	5,100,581
Delaware.....	17,458	421	175	-----	-----	455	18,509
Maryland.....	564,272	27,638	78,977	87,012	276	6,780	764,955
District of Columbia.....	597,808	25,115	147	61,084	5,860	29,793	719,807
Total Eastern States.....	12,550,315	511,682	849,579	1,322,913	319,010	577,000	16,130,499
Virginia.....	789,676	30,330	89,308	155,131	226	39,370	1,104,041
West Virginia.....	331,962	18,495	48,502	38,654	-----	25,379	462,992
North Carolina.....	432,253	14,469	34,691	36,931	25	12,251	530,620
South Carolina.....	368,651	15,708	64,230	15,790	-----	11,061	475,440
Georgia.....	747,475	29,262	107,921	220,326	36	22,479	1,127,499
Florida.....	1,415,584	29,338	202,267	276,000	3,320	25,796	1,952,305
Alabama.....	753,748	24,889	116,307	90,885	362	15,651	1,001,842
Mississippi.....	162,970	5,512	33,526	29,760	-----	1,408	233,176
Louisiana.....	980,235	31,991	269,823	262,558	8,386	31,236	1,584,229
Texas.....	4,923,785	141,741	431,301	1,427,040	19,971	147,380	7,091,218
Arkansas.....	338,756	9,805	36,949	60,276	-----	3,880	449,666
Kentucky.....	549,533	16,102	33,477	56,246	-----	5,217	660,575
Tennessee.....	935,130	25,724	120,714	372,653	2,307	17,827	1,474,355
Total Southern States.....	12,729,758	393,366	1,589,016	3,042,250	34,633	358,935	18,147,958
Ohio.....	2,809,767	103,205	303,149	267,601	4,734	94,205	3,582,661
Indiana.....	1,412,989	50,152	212,842	138,337	1,071	71,137	1,886,528
Illinois.....	6,451,268	209,417	457,258	1,272,855	42,759	116,656	8,550,213
Michigan.....	2,130,694	148,511	166,270	197,938	6,463	35,045	2,684,921
Wisconsin.....	948,918	37,078	65,656	137,858	950	47,356	1,237,816
Minnesota.....	1,267,577	68,261	135,958	354,236	4,657	25,550	1,856,239
Iowa.....	467,686	18,872	69,491	119,367	-----	9,213	684,629
Missouri.....	1,258,933	41,491	112,569	470,288	4,704	17,051	1,905,036
Total Middle Western States.....	16,747,832	676,987	1,523,193	2,958,480	65,338	416,213	22,388,043
North Dakota.....	181,085	5,897	10,970	9,923	17	2,326	210,218
South Dakota.....	176,143	5,276	29,241	10,682	-----	2,382	223,724
Nebraska.....	698,785	30,929	70,670	157,117	37	6,604	964,142
Kansas.....	666,947	24,391	201,167	101,880	2	7,024	1,001,411
Montana.....	221,169	4,604	36,009	16,392	-----	3,313	281,487
Wyoming.....	135,612	3,704	34,035	11,072	-----	1,579	186,002
Colorado.....	698,593	24,552	44,486	95,110	99	13,290	876,130
New Mexico.....	214,709	13,806	68,731	25,203	-----	6,116	317,565
Oklahoma.....	1,199,823	36,080	158,501	232,191	89	38,758	1,665,442
Total Western States.....	4,192,866	149,239	653,810	648,570	244	81,392	5,726,121
Washington.....	1,276,439	28,469	167,514	71,329	6,033	19,664	1,569,448
Oregon.....	801,918	13,519	160,564	25,175	1,530	33,040	1,035,746
California.....	6,704,626	161,034	627,157	249,287	125,243	306,686	8,174,033
Idaho.....	226,569	4,281	56,474	4,249	-----	3,294	294,867
Utah.....	204,051	4,071	46,499	14,932	-----	4,474	274,027
Nevada.....	110,808	2,500	28,159	1,650	-----	2,363	145,480
Arizona.....	373,256	6,696	46,778	9,022	4,942	10,071	450,765
Total Pacific States.....	9,697,667	220,570	1,133,145	375,644	137,748	379,592	11,944,366
Total United States (exclusive of possessions).....	59,437,414	2,073,431	6,031,544	8,736,590	585,148	1,961,470	78,825,597
Alaska (member and nonmember banks).....	60,659	14,639	7,020	1,487	-----	1,130	84,935
The Territory of Hawaii (nonmember bank).....	81,693	14,217	12,245	3,296	910	1,481	113,842
Virgin Islands of the United States (nonmember bank).....	2,582	203	361	2	-----	35	3,183
Total possessions.....	144,934	29,059	19,626	4,785	910	2,646	201,960
Total United States and possessions.....	59,582,348	2,102,490	6,051,170	8,741,375	586,058	1,964,116	79,027,557
New York City (central Reserve city).....	3,768,277	197,877	38,289	649,228	295,320	281,143	5,230,134
Chicago (central Reserve city).....	3,816,292	122,871	260,806	1,144,859	42,460	66,744	5,454,032
Other Reserve cities.....	26,349,900	917,410	2,439,559	5,666,259	234,552	799,980	36,407,660
Country banks (member banks) ²	25,505,725	835,502	3,293,017	1,276,244	12,816	813,807	31,737,111
Possessions (nonmember banks).....	142,154	28,830	19,499	4,785	910	2,442	198,620

States Located in 2 Federal Reserve Districts—Deposits

Connecticut, District No. 2.....	168,489	5,824	9,841	5,985	-----	15,356	205,495
New Jersey, District No. 2.....	1,227,810	43,933	144,070	53,154	87	59,707	1,528,761
Kentucky, District No. 4.....	216,204	5,512	15,052	10,186	-----	1,756	248,710
Pennsylvania, District No. 4.....	2,108,020	70,333	86,162	202,560	3,351	36,734	2,507,160
West Virginia, District No. 4.....	18,948	889	3,758	1,321	-----	1,208	26,124
Louisiana, District No. 6.....	785,533	25,659	222,184	223,099	8,386	14,925	1,279,786
Mississippi, District No. 6.....	123,399	4,171	27,613	28,511	-----	908	184,602
Tennessee, District No. 6.....	576,101	19,576	83,374	198,763	-----	14,032	891,846
Indiana, District No. 7.....	1,231,823	42,480	184,760	120,529	1,071	62,426	1,643,089
Illinois, District No. 7.....	6,069,076	197,819	407,546	1,181,989	42,759	110,969	8,010,158
Michigan, District No. 7.....	2,075,150	145,473	156,176	197,671	6,463	33,170	2,614,103
Wisconsin, District No. 7.....	859,597	33,844	57,493	134,864	950	46,055	1,132,803
Missouri, District No. 10.....	486,323	11,380	29,791	248,624	3,830	9,241	789,189
New Mexico, District No. 10.....	119,385	12,008	48,782	12,783	-----	4,768	197,726
Oklahoma, District No. 10.....	1,183,410	35,951	154,009	231,552	89	38,273	1,643,284

¹ Includes dividend checks, letters of credit, and travelers' checks sold for cash, and amounts due to Federal Reserve banks (transit account).² Includes 1 member bank in Alaska.

by States, Dec. 31, 1956

[In thousands of dollars]

Time deposits							Location
Individuals, partnerships, and corporations	U. S. Government	Postal savings	States and political subdivisions	Banks in United States	Banks in foreign countries	Total	
98,068	602	7	391			99,068	Maine.
45,320	455	15	155			45,945	New Hampshire.
78,066	74	3	514			78,657	Vermont.
431,298	6,953	1,552	6,579	142	8,750	455,274	Massachusetts.
203,277	315	24	207			203,823	Rhode Island.
221,560	2,048	5	485	10		224,108	Connecticut.
1,077,589	10,447	1,606	8,331	152	8,750	1,106,875	Total New England States.
2,061,606	20,495		61,766	2,767	231,724	2,378,358	New York.
1,311,914	5,281		14,922	279		1,332,396	New Jersey.
2,314,196	4,163	733	50,547	986	3,700	2,374,325	Pennsylvania.
12,564			75			12,639	Delaware.
200,929	5,804		7,236			213,969	Maryland.
163,213	9,222	1,025				173,460	District of Columbia.
6,064,422	44,965	1,758	134,546	4,032	235,424	6,485,147	Total Eastern States.
466,880	15,683	121	32,681	1,808		517,173	Virginia.
161,069	114	186	1,348	67		162,784	West Virginia.
105,639	2,821		19,505	530		128,395	North Carolina.
69,535	4,405	7	408	275		74,630	South Carolina.
195,196	3,089	844	3,785	4		202,918	Georgia.
370,589	9,025	66	50,574	325	2,000	432,579	Florida.
243,598	3,555	10	382	586		248,131	Alabama.
55,377	2,171		15			57,563	Mississippi.
256,078	183	51	3,055		5,500	264,867	Louisiana.
899,122	21,672	1,166	217,452	5,398	5,000	1,149,810	Texas.
95,570	635	24	1,187	165		97,571	Arkansas.
141,625	398	15	11,989	50		154,077	Kentucky.
436,246	3,770	176	23,761	705	50	464,708	Tennessee.
3,496,424	67,521	2,666	366,142	9,903	12,550	3,955,206	Total Southern States.
1,327,865	4,066	190	72,939	89	500	1,405,649	Ohio.
657,099	3,514	2,111	533	85		663,342	Indiana.
2,577,934	9,178	1,235	133,497	400	7,050	2,729,294	Illinois.
1,259,377	2,440	35	67,354	210		1,329,416	Michigan.
535,439	2,461	1,061	2,396	338		541,695	Wisconsin.
608,177	1,153	68	11,491	61		620,950	Minnesota.
186,183	1,746	53	216			188,198	Iowa.
299,624	2,760	538	17,906	120		320,948	Missouri.
7,451,698	27,318	5,291	306,332	1,303	7,550	7,799,492	Total Middle Western States.
77,646	377	6	1,563			79,592	North Dakota.
75,168	1,032		4,684			80,884	South Dakota.
109,668	109	29	96			109,902	Nebraska.
146,511	3,350	39	186	8		150,094	Kansas.
80,150	216		177	5		80,548	Montana.
56,945	1,280	18	3,958			62,201	Wyoming.
251,036	3,005	10	9,818	281		264,150	Colorado.
71,305	679	11	12,347			84,342	New Mexico.
217,017	5,609	97	5,550	974		229,247	Oklahoma.
1,085,446	15,657	210	38,379	1,268		1,140,960	Total Western States.
620,608	5,397	9	1,139	390	6,500	634,043	Washington.
571,924	229	13	31,249	50		603,465	Oregon.
5,346,966	53,904	222	495,528	3,725	225,464	6,125,809	California.
133,162	1,202	11	10			134,385	Idaho.
94,997	2,350	918				98,265	Utah.
73,089	1,275		1,906			76,270	Nevada.
145,043	2,413	27	17,263		5,000	169,746	Arizona.
6,985,789	66,770	1,200	547,095	4,165	236,964	7,841,983	Total Pacific States.
26,161,368	232,678	12,731	1,400,825	20,823	501,238	28,329,663	Total United States (exclusive of possessions).
28,746	12,182	10	5,638			46,576	Alaska (member and nonmember banks).
75,980	169	10	6,786		600	83,545	The Territory of Hawaii (nonmember bank).
4,482			2,994	5	1	7,482	Virgin Islands of the United States (nonmember bank).
109,208	12,351	20	15,418	5	601	137,603	Total possessions.
26,270,576	245,029	12,751	1,416,243	20,828	501,539	28,467,266	Total United States and possessions.
597,638	15,730		10,973	1,150	231,724	857,215	New York City (central Reserve city).
1,007,119	4,525		11,050	400	7,050	1,030,144	Chicago (central Reserve city).
11,201,721	91,926	2,496	746,489	6,639	255,464	12,304,735	Other Reserve cities.
13,357,060	120,697	10,235	632,725	12,634	7,000	14,140,351	Country banks (member banks). ¹
107,038	12,151	20	15,006	5	601	134,821	Possessions (nonmember banks).

of Banks Located in Federal Reserve District Specified

86,152	65	5	350		86,572	Connecticut, District No. 2.
1,025,700	2,326		9,594	275	1,037,895	New Jersey, District No. 2.
73,419	3		4,609	50	78,081	Kentucky, District No. 4.
880,874	259	175	20,794	951	903,053	Pennsylvania, District No. 4.
11,270		10	526		11,806	West Virginia, District No. 4.
197,915	88	41	3,055		206,599	Louisiana, District No. 6.
46,145	1,838		6		47,988	Mississippi, District No. 6.
288,355	2,920	173	23,198	690	315,316	Tennessee, District No. 6.
581,799	3,084	2,091	157	60	587,191	Indiana, District No. 7.
2,384,442	8,436	1,200	104,486	400	2,506,014	Illinois, District No. 7.
1,183,131	2,263	10	66,558	210	1,252,172	Michigan, District No. 7.
464,555	2,436	841	2,233	338	470,403	Wisconsin, District No. 7.
96,794	73	7	4,123		100,997	Missouri, District No. 10.
58,197	605	11	9,889		68,702	New Mexico, District No. 10.
210,672	5,605	97	5,532	919	222,825	Oklahoma, District No. 10.

Condition of National Banks in Each Federal Reserve District, Dec. 31, 1956

[In thousands of dollars]

	District No. 1 (257 banks)	District No. 2 (405 banks)	District No. 3 (473 banks)	District No. 4 (397 banks)	District No. 5 (339 banks)	District No. 6 (320 banks)	District No. 7 (572 banks)	District No. 8 (322 banks)	District No. 9 (343 banks)	District No. 10 (617 banks)	District No. 11 (494 banks)	District No. 12 (112 banks)	Total (4,651 banks) ¹
ASSETS													
Loans and discounts, including overdrafts.....	2,713,333	6,449,883	2,201,357	3,894,510	2,136,796	3,087,625	7,773,691	1,749,193	1,643,016	2,451,333	3,618,732	10,389,816	48,109,285
U. S. Government obligations, direct and guaranteed.....	1,395,854	3,217,972	1,505,402	2,770,231	1,763,810	2,367,685	6,585,978	1,271,069	1,132,196	2,123,569	2,180,831	5,253,167	31,567,764
Obligations of States and political subdivisions.....	307,644	1,021,867	403,124	612,448	287,530	535,713	1,164,317	273,232	237,593	434,626	405,420	1,325,791	7,009,305
Other bonds, notes, and debentures.....	67,624	170,205	136,115	120,307	86,411	92,934	291,251	61,373	80,724	109,425	111,214	226,274	1,553,857
Corporate stocks, including stocks of Federal Reserve banks.....	14,451	35,869	11,557	22,614	10,396	13,629	35,680	8,495	6,414	11,075	16,407	49,934	236,521
<i>Total loans and securities.....</i>	<i>4,498,906</i>	<i>10,895,796</i>	<i>4,257,555</i>	<i>7,420,110</i>	<i>4,284,945</i>	<i>6,097,586</i>	<i>15,850,917</i>	<i>3,368,362</i>	<i>3,099,943</i>	<i>5,130,028</i>	<i>6,332,604</i>	<i>17,244,982</i>	<i>88,476,732</i>
Cash, balances with other banks, including reserve balances, and cash items in process of collection.....	1,320,891	2,997,339	1,097,739	2,124,369	1,392,201	2,309,666	4,638,975	1,197,990	937,732	1,980,679	2,981,230	4,027,421	27,006,232
Bank premises owned, furniture and fixtures.....	59,617	120,806	63,713	96,508	66,621	95,578	108,490	33,302	31,273	49,504	137,579	221,239	1,084,230
Real estate owned other than bank premises.....	1,861	1,869	1,746	585	1,776	4,145	2,618	2,054	2,305	2,183	8,141	3,974	33,257
Investments and other assets indirectly representing bank premises or other real estate.....	1,263	3,478	3,750	3,199	1,459	6,766	8,234	740	5,436	5,836	5,234	38,235	83,630
Customers' liability on acceptances.....	32,634	63,654	5,592	323	579	3,838	5,806	11,170	846	2,233	71,301	64,411	262,387
Income accrued but not yet collected.....	10,767	36,400	5,479	18,849	5,972	15,701	43,084	6,471	9,814	10,066	12,067	62,498	237,168
Other assets.....	6,110	57,799	7,855	8,669	6,899	7,209	17,908	2,936	2,716	6,105	6,393	30,355	160,954
<i>Total assets.....</i>	<i>5,932,049</i>	<i>14,177,141</i>	<i>5,443,429</i>	<i>9,672,612</i>	<i>5,760,450</i>	<i>8,540,489</i>	<i>20,676,032</i>	<i>4,618,025</i>	<i>4,090,065</i>	<i>7,186,634</i>	<i>9,554,549</i>	<i>21,693,115</i>	<i>117,344,590</i>
LIABILITIES													
Demand deposits of individuals, partnerships, and corpora- tions.....	3,350,487	6,954,481	2,494,223	5,152,939	3,065,674	4,401,840	10,703,332	2,406,653	1,990,839	3,989,055	5,230,224	9,700,447	59,440,194
Time deposits of individuals, partnerships, and corporations.....	991,437	3,173,458	1,732,100	2,293,428	1,155,895	1,341,778	4,800,110	792,541	988,271	929,823	976,738	6,987,959	26,163,538
Deposits of U. S. Government and postal savings.....	127,746	327,999	96,729	184,642	170,244	154,544	460,648	83,965	93,609	157,153	173,021	288,969	2,319,269
Deposits of States and political subdivisions.....	280,941	562,623	238,377	506,989	372,749	840,665	1,049,116	311,509	249,309	616,542	723,309	1,680,779	7,432,908
Deposits of banks.....	419,825	1,267,138	239,132	491,343	402,348	1,058,793	1,813,721	615,359	399,234	863,403	1,498,982	754,521	9,843,799
Other deposits (certified and cashiers' checks, etc.).....	132,982	432,546	86,503	133,903	123,426	93,791	261,833	33,844	36,747	80,779	165,524	379,796	1,961,674
<i>Total deposits.....</i>	<i>5,303,418</i>	<i>12,718,245</i>	<i>4,907,064</i>	<i>8,763,244</i>	<i>5,290,336</i>	<i>7,891,411</i>	<i>19,088,760</i>	<i>4,243,871</i>	<i>3,758,009</i>	<i>6,636,755</i>	<i>8,767,798</i>	<i>19,792,471</i>	<i>107,161,382</i>
<i>Demand deposits.....</i>	<i>4,283,115</i>	<i>9,215,420</i>	<i>3,128,652</i>	<i>6,364,655</i>	<i>4,031,731</i>	<i>6,437,880</i>	<i>14,084,782</i>	<i>3,391,955</i>	<i>2,747,499</i>	<i>5,657,884</i>	<i>7,537,658</i>	<i>11,947,706</i>	<i>78,828,937</i>
<i>Time deposits.....</i>	<i>1,020,303</i>	<i>3,502,825</i>	<i>1,778,412</i>	<i>2,398,589</i>	<i>1,258,605</i>	<i>1,453,531</i>	<i>5,003,978</i>	<i>851,916</i>	<i>1,010,510</i>	<i>978,871</i>	<i>1,230,140</i>	<i>7,844,765</i>	<i>28,332,445</i>
Bills payable, rediscounts, and other liabilities for borrowed money.....	735	2,620	3,364	303	4,830	1,800	414	313	3,480	762	-----	33	18,654
Mortgages or other liens on bank premises and other real estate.....	-----	60	41	36	62	33	186	23	208	242	138	276	1,305
Acceptances outstanding.....	34,177	66,817	6,284	323	579	4,905	6,062	11,170	846	2,233	73,590	66,752	273,738
Income collected but not yet earned.....	29,328	67,591	19,413	45,063	17,064	43,402	80,346	14,784	24,630	15,098	14,132	120,594	491,445
Expenses accrued and unpaid.....	25,520	50,384	13,338	41,699	19,785	29,301	73,324	12,462	16,830	20,241	30,851	115,251	448,986
Other liabilities.....	27,025	165,126	7,663	8,721	8,530	6,858	33,893	3,500	4,535	3,486	4,858	224,756	498,951
<i>Total liabilities.....</i>	<i>5,420,203</i>	<i>13,070,843</i>	<i>4,957,167</i>	<i>8,859,389</i>	<i>5,341,186</i>	<i>7,977,710</i>	<i>19,282,985</i>	<i>4,286,123</i>	<i>3,808,538</i>	<i>6,678,817</i>	<i>8,891,367</i>	<i>20,320,133</i>	<i>108,894,461</i>
CAPITAL ACCOUNTS													
Capital stock (see memoranda below).....	140,102	375,086	124,454	242,956	112,701	174,560	445,281	96,783	87,605	147,142	250,368	434,920	2,631,958
Surplus.....	262,476	548,755	261,298	462,431	220,868	275,490	674,126	153,959	125,605	219,566	296,672	628,047	4,129,383
Undivided profits.....	87,887	167,353	89,399	98,996	69,308	83,852	202,385	68,898	54,822	118,940	92,153	302,132	1,436,125
Reserves and retirement account for preferred stock.....	21,381	15,104	11,111	8,840	16,387	28,877	71,255	12,262	13,405	22,169	23,989	7,883	252,663
<i>Total capital accounts.....</i>	<i>511,846</i>	<i>1,106,298</i>	<i>486,262</i>	<i>813,223</i>	<i>419,264</i>	<i>562,779</i>	<i>1,393,047</i>	<i>331,902</i>	<i>281,527</i>	<i>507,817</i>	<i>663,182</i>	<i>1,372,982</i>	<i>8,450,129</i>
<i>Total liabilities and capital accounts.....</i>	<i>5,932,049</i>	<i>14,177,141</i>	<i>5,443,429</i>	<i>9,672,612</i>	<i>5,760,450</i>	<i>8,540,489</i>	<i>20,676,032</i>	<i>4,618,025</i>	<i>4,090,065</i>	<i>7,186,634</i>	<i>9,554,549</i>	<i>21,693,115</i>	<i>117,344,590</i>
MEMORANDA													
Par value of capital stock:													
Class A preferred stock.....	-----	858	-----	-----	-----	200	2,575	-----	-----	-----	-----	-----	3,633
Class B preferred stock.....	-----	90	85	-----	-----	-----	-----	-----	-----	-----	-----	-----	175
Common stock.....	140,102	374,138	124,369	242,956	112,701	174,360	442,706	96,783	87,605	147,142	250,368	434,920	2,628,150
<i>Total.....</i>	<i>140,102</i>	<i>375,086</i>	<i>124,454</i>	<i>242,956</i>	<i>112,701</i>	<i>174,560</i>	<i>445,281</i>	<i>96,783</i>	<i>87,605</i>	<i>147,142</i>	<i>250,368</i>	<i>434,920</i>	<i>2,631,958</i>
Retirable value of preferred capital stock:													
Class A preferred stock.....	-----	1,033	-----	-----	-----	200	2,575	-----	-----	-----	-----	-----	3,808
Class B preferred stock.....	-----	115	85	-----	-----	-----	-----	-----	-----	-----	-----	-----	200
<i>Total.....</i>	<i>-----</i>	<i>1,148</i>	<i>85</i>	<i>-----</i>	<i>-----</i>	<i>200</i>	<i>2,575</i>	<i>-----</i>	<i>-----</i>	<i>-----</i>	<i>-----</i>	<i>-----</i>	<i>4,008</i>
Assets pledged or assigned to secure liabilities and for other purposes (including notes and bills rediscounted and securi- ties sold with agreement to repurchase).....	361,314	1,112,302	555,244	1,179,738	793,716	1,516,465	1,596,867	428,834	600,621	1,112,950	1,305,701	3,237,630	13,801,382

¹ Exclusive of 8 nonmember national banks in Alaska, the Territory of Hawaii, and the Virgin Islands of the United States.

Reserves of National Banks, Dec. 31, 1956

[In thousands of dollars]

Federal Reserve districts	Gross demand deposits	Deductions allowed in computing reserves ¹	Net demand deposits subject to reserve	Time deposits	Net demand plus time deposits	Reserves with Federal Reserve banks			Ratio of total reserves to net demand plus time deposits (percent)	Ratio of required reserves to net demand plus time deposits (percent)
						Total	Required ²	Excess ³		
Central Reserve city banks:										
District No. 2.....	5,230,134	775,129	4,455,005	857,215	5,312,220	932,733	933,862	-1,129	17.56	17.58
District No. 7.....	5,454,032	810,118	4,643,914	1,030,144	5,674,058	926,464	980,290	-53,826	16.33	17.28
Reserve city banks:										
District No. 1.....	1,891,190	280,570	1,610,620	187,226	1,797,846	260,164	299,273	-39,109	14.47	16.65
District No. 2.....	131,876	15,161	116,715	10,932	127,647	22,195	21,555	640	17.39	16.89
District No. 3.....	1,049,691	212,728	836,963	106,583	943,546	139,646	155,982	-16,336	14.80	16.53
District No. 4.....	3,952,596	688,562	3,264,034	1,047,909	4,311,943	572,636	639,921	-67,285	13.28	14.84
District No. 5.....	1,611,919	278,026	1,333,893	285,700	1,619,593	235,799	254,386	-18,587	14.56	15.71
District No. 6.....	2,843,400	644,373	2,199,027	483,497	2,682,524	385,733	420,000	-34,267	14.38	15.66
District No. 7.....	4,581,865	771,145	3,810,720	1,721,927	5,532,647	736,904	772,026	-35,122	13.32	13.95
District No. 8.....	1,771,731	396,419	1,375,312	298,589	1,673,901	254,853	262,486	-7,633	15.23	15.68
District No. 9.....	1,276,532	315,619	960,913	207,937	1,168,850	143,220	183,361	-40,141	12.25	15.69
District No. 10.....	3,075,096	722,070	2,353,026	403,073	2,756,099	401,866	443,698	-41,832	14.58	16.10
District No. 11.....	4,157,997	1,199,402	2,958,595	708,823	3,667,418	517,480	567,988	-50,508	14.11	15.49
District No. 12.....	10,063,767	1,363,047	8,700,720	6,842,539	15,543,259	1,912,803	1,908,257	4,546	12.31	12.28
Country banks:										
District No. 1.....	2,391,925	363,068	2,028,857	833,077	2,861,934	297,318	285,117	12,201	10.39	9.96
District No. 2.....	3,853,410	541,169	3,312,241	2,634,678	5,946,919	517,994	529,203	-11,209	8.71	8.90
District No. 3.....	2,078,961	308,683	1,770,278	1,671,829	3,442,107	318,135	296,025	22,110	9.24	8.60
District No. 4.....	2,412,059	353,010	2,059,049	1,350,680	3,409,729	337,085	314,620	22,465	9.89	9.23
District No. 5.....	2,419,812	439,934	1,979,878	972,905	2,952,783	305,241	286,230	19,011	10.34	9.69
District No. 6.....	3,594,480	720,160	2,874,320	970,034	3,844,354	406,489	393,420	13,069	10.57	10.23
District No. 7.....	4,048,885	625,412	3,423,473	2,251,907	5,675,380	505,040	523,412	-18,372	8.90	9.22
District No. 8.....	1,620,224	278,793	1,341,431	553,327	1,894,758	196,933	188,638	8,295	10.39	9.96
District No. 9.....	1,470,967	236,557	1,234,410	802,573	2,036,983	193,287	188,258	5,029	9.49	9.24
District No. 10.....	2,582,788	464,408	2,118,380	575,798	2,694,178	306,592	282,995	23,597	11.38	10.50
District No. 11.....	3,379,661	759,421	2,620,240	521,317	3,141,557	375,129	340,495	34,634	11.94	10.84
District No. 12.....	1,883,939	279,907	1,604,032	1,002,226	2,606,258	232,360	242,595	-10,235	8.92	9.31
All member national banks:										
District No. 1.....	4,283,115	643,638	3,639,477	1,020,303	4,659,780	557,482	584,390	-26,908	11.96	12.54
District No. 2.....	9,215,420	1,331,459	7,883,961	3,502,825	11,386,786	1,472,922	1,484,620	-11,698	12.94	13.04
District No. 3.....	3,128,652	521,411	2,607,241	1,778,412	4,385,653	457,781	452,007	5,774	10.44	10.31
District No. 4.....	6,364,655	1,041,572	5,323,083	2,398,589	7,721,672	909,721	954,541	-44,820	11.78	12.36
District No. 5.....	4,031,731	717,960	3,313,771	1,258,605	4,572,376	541,040	540,616	424	11.83	11.82
District No. 6.....	6,437,880	1,364,533	5,073,347	1,453,531	6,526,878	792,222	813,420	-21,198	12.14	12.46
District No. 7.....	14,084,782	2,206,675	11,878,107	5,003,978	16,882,085	2,168,408	2,275,728	-107,320	12.84	13.48
District No. 8.....	3,391,955	675,212	2,716,743	851,916	3,568,659	451,786	451,124	662	12.66	12.64
District No. 9.....	2,747,499	552,176	2,195,323	1,010,510	3,205,833	336,507	371,619	-35,112	10.50	11.59
District No. 10.....	5,657,884	1,186,478	4,471,406	978,871	5,450,277	708,458	726,693	-18,235	13.00	13.33
District No. 11.....	7,537,658	1,958,823	5,578,835	1,230,140	6,808,975	892,609	908,483	-15,874	13.11	13.34
District No. 12.....	11,947,706	1,642,954	10,304,752	7,844,765	18,149,517	2,145,163	2,150,852	-5,689	11.82	11.85
Total, central Reserve city banks.....	10,684,166	1,585,247	9,098,919	1,887,359	10,986,278	1,859,197	1,914,152	-54,955	16.92	17.42
Total, Reserve city banks.....	36,407,660	6,887,122	29,520,538	12,304,735	41,825,273	5,583,299	5,928,933	-345,634	13.35	14.18
Total, country banks.....	31,737,111	5,370,522	26,366,589	14,140,351	40,506,940	3,991,603	3,871,008	120,595	9.85	9.56
Total, all member national banks.....	78,828,937	13,842,891	64,986,046	28,332,445	93,318,491	11,434,099	11,714,093	-279,994	12.25	12.55
GEOGRAPHICAL SECTIONS										
New England States.....	4,488,610	673,063	3,815,547	1,106,875	4,922,422	579,780	609,846	-30,066	11.78	12.39
Eastern States.....	16,130,499	2,427,463	13,703,036	6,485,147	20,188,183	2,483,165	2,547,042	-63,877	12.30	12.62
Southern States.....	18,147,958	4,169,478	13,978,480	3,955,206	17,933,686	2,198,874	2,243,024	-44,150	12.26	12.61
Middle Western States.....	22,388,043	3,776,394	18,611,649	7,799,492	26,411,141	3,331,442	3,443,755	-112,313	12.61	13.04
Western States.....	5,726,121	1,153,539	4,572,582	1,140,960	5,713,542	695,675	719,574	-23,899	12.18	12.59
Pacific States.....	11,944,366	1,642,560	10,301,806	7,841,983	18,143,789	2,144,654	2,150,359	-5,705	11.82	11.85
Alaska.....	3,340	394	2,946	2,782	5,728	509	493	16	8.89	8.61
Total, all member national banks.....	78,828,937	13,842,891	64,986,046	28,332,445	93,318,491	11,434,099	11,714,093	-279,994	12.25	12.55
Nonmember national banks (in possessions).....	198,620	21,736	176,884	134,821	311,705	46,356	46,756	400	17.44	15.00
Total, all national banks.....	79,027,557	13,864,627	65,162,930	28,467,266	93,630,196	11,480,455	11,760,849	-272,394	12.27	12.56

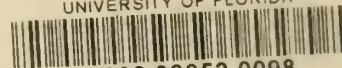
¹ Demand balances with domestic banks (except reciprocal balances and balances with private banks and American branches of foreign banks), plus cash items in process of collection.

² Reserves actually required are based on deposits at opening of business. The figures in this column, therefore, represent the reserves required to be maintained on the business day following the call date. The requirements as to reserves to be maintained by each member bank are as follows: Time deposits—5 percent for all member banks; net demand deposits—20 percent for central Reserve city banks, 18 percent for Reserve city banks and 12 percent for country banks.

³ The figures shown in this column are the differences between reserve balances reported by member banks on the call date and the reserves required to be maintained on the first business day following the call date. They are, therefore, merely approximations of the reserve position of member banks.

⁴ The cash in vault and reserve with approved national banking associations.

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